

UC-NRLF



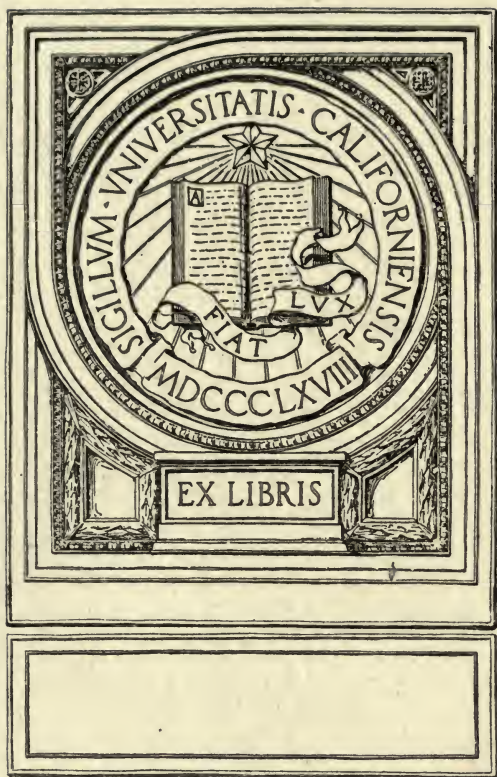
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IN THE FRONT OFFICE

Concerning Things that Affect the
Bank Balance.

Success is in staying right after you
find the trail.

Plans and Suggestions for Writing More Fire Insurance.
Schemes for Making the Office More Productive at Less Cost.
Effective Means of Advertising the Fire Insurance Business.







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Writing More Fire Insurance

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More Productive at Less Cost

UNIV. OF
CALIFORNIA

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Second Edition



The House Built on the Sand

“And the rain descended, and the floods came, and the winds blew, and beat upon that house; and it fell: and great was the fall of it.”

The House Built on a Rock

“And the rain descended, and the floods came, and the winds blew, and beat upon that house; and it fell not: for it was founded upon a rock.”

“Low Bridge!”

The brakeman on top the slippery, bumping freight car does not stop to say, “All bodies continue in a straight line of motion until stopped by a superior force.” He just knows it by experience, and bends his knee and inclines his body mechanically while his mind is attending to other things.

The man who has to stop to think every time an emergency arises had better look out—there is a low bridge ahead and the necessity of having to work out all of the daily repeating details or to learn a lesson over and over is the signal of decapitation.

Some day he will lose his head.

Study the fundamentals, know the right way, make the repeating things your burden bearers to carry your line of action to success!

Nothing about insurance in that.

No? What is the difference between the Co-Insurance Clause and the Reduced Rate Average Clause?

Would your answer cover the ground or would it serve as an advertisement for some other agency where the details of the business are not stumbling blocks but mounting steps.

In . The . Front . Office

If you knew there was going to be a meeting over in the next county of one hundred of the most progressive insurance men in America, called together for the purpose of discussing ways and means for getting more business, at less expense and with less worry over details, you would shut up the office, if necessary, in order to attend; so would every active insurance man.

And every one would go home with a pad of memoranda and a head full of ideas that, if put into practice, would mean constantly increasing gains at decreased cost of production.

A little over a year ago we decided to organize a body of insurance men to meet once each week for the express purpose of gathering new ideas on questions that directly affect the dollar and cents end of the insurance business. The convention meets each week in the "Front Office" page of ROUGH NOTES—and as these words are written this week's convention is being attended by an audience that would get first page display in the daily press, if its members were meeting face to face.

This volume is made up of some of the matter that has been presented for consideration during the period of a year. It is confined to suggestions of interest to the local Fire Insurance Agent.

Should you desire additional light on any of the suggestions, either as regards points involved or information as to the supplies needed to put a plan into operation, your request will be answered promptly and in detail.

THE EDITOR.

General Thoughts

With Specific Applications

SUNLIGHT IS THE ONLY KIND NOT MEASURED BY A METER. BESIDES LIGHT, THE SUN GIVES LIFE TO THE WORKERS.

Would a sash, a few panes of glass and a day's pay to a carpenter cut down the light bill, relieve headaches and put vigor into the details?

UNCERTAINTY ROBS RELIABILITY. TRY THE DOOR A SECOND TIME EACH NIGHT TO SEE IF IT IS LOCKED AND INSIDE OF A WEEK YOU WON'T BE ABLE TO GO YOUR WAY WITH A SATISFIED MIND UNTIL YOU HAVE SHAKEN IT A SECOND TIME.

Experts have worked out a system for your business—a system that not only takes care of every detail, but checks one against the other so that when the thing is done it is done right. Up-to-date systems besides producing better results usually do so at a saving in time and cost of material. Once a man added ten tens to get the multiple. Today he multiplies.

PLANT AN ACORN FOR AN OAK—A FENCE POST FOR DECAY.

If the stationery is just an expense and the notices only notify there is omitted a most excellent opportunity for advertising to advantage at practically no cost.

An Automatic System For Handling the Follow-Up of Every Detail

A Plan that Frees the Brain for Managing and Working
and Relieves it of Storehouse Duties

BY A MEMBER OF THE STAFF

The great thing in the business world is the following-up of things begun. "To be or not to be" is perhaps more often settled by the ability of the individual or the office to make the most of every opportunity, through the following-up of the details at the psychological moment, than through any other one cause.

We present in outline, with illustrations, a means for automatically taking care of any follow-up. The plan will remind you of an appointment; bring to attention letters from which replies have not been received; suggest action in a personal affair, and follow-up any detail in any department of the work.

Simple and Elastic

The plan is simplicity itself, and may be put into immediate operation by any office.

To be sure, the peculiar needs and demands of different conditions will have the effect of making minor changes, but the same principle will govern under the most trying circumstances.

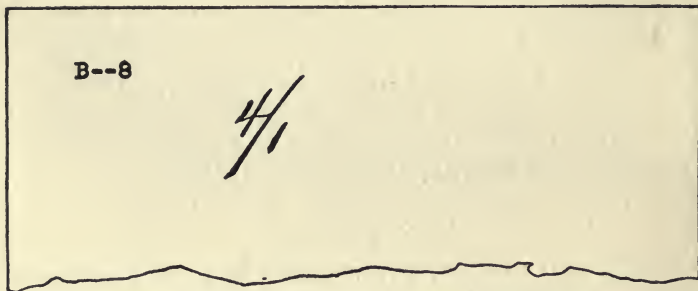
The things needed to put the plan into operation are found in almost every up-to-date office, and if the office does not contain files which may be used for the purpose, the cost of purchasing them will be found to be nominal.

The Outfit

First—Take a small 3x5 card box with a capacity of at least three inches, and into it place an alphabetical set of guides. Then, on the typewriter, prepare ten slips for each letter, numbering the slips “B-1,” “B-2,” “B-3,” and so on up to “B-10.” Repeat the operation for each letter, placing the slips as prepared in front of the guides.



The box, showing the guides in place.

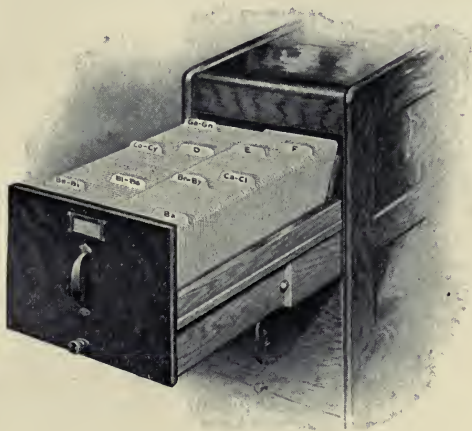


A slip ready for use, and showing a date marked thereon—as later explained.

Then—Into a 3x5 card index drawer, put a guide card for each month followed by a guide for each day.

Next—Put a set of alphabetical guides (of the same subdivision as used in the box) into a letter-size vertical file drawer.

An Automatic Follow-up

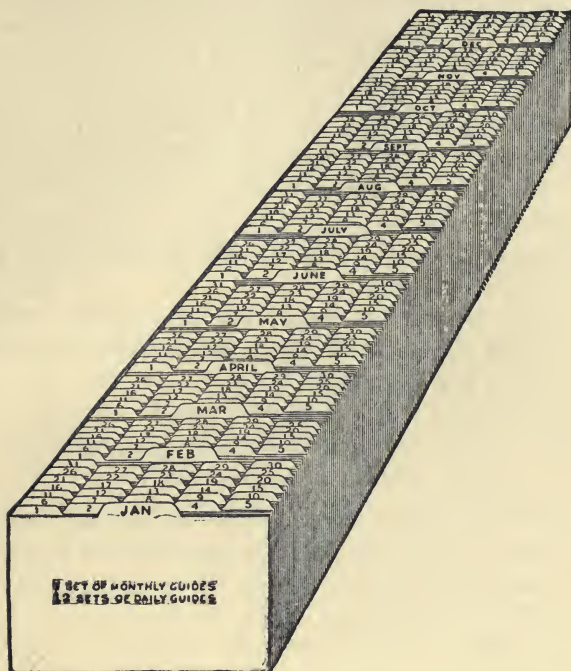


A drawer like this for much business—



Or just a vertical
letter file box like
this to keep on
the desk — for a
small volume of
business—

Now you are ready to put the system into operation.



The Monthly and Daily Guides as they should appear in the drawer.

How It Works

Suppose that you receive a letter from John Brown & Co., to which an immediate reply is made and which you desire to follow-up with another letter on April 1st.

You would fasten the carbon copy of your reply to the face of the letter from John Brown & Co. and from in front of the letter "B" in the little box, take out a slip and on the top of the carbon copy of your reply put the slip number as "B-8," followed by "4-1" (April 1st) and at the same time put on the little slip "4-1."

File the correspondence in the vertical letter file in front of the letter "B" and put the slip in the card index drawer in front of the daily guide marked "1" in the "April" division (April 1st).

The first thing in the morning of each day take from in front of the guide card for that day of the year all of the slips there found and draw from the vertical file the correspondence called for by the slips.

The same operation would be repeated as many times as you keep following-up the letter.

It is not necessary to destroy the little slip each time, for, after crossing out the date, it may be refilled in the little box and used over and over again.

Meets All Requirements

The above describes a simple operation that may be applied to any case or condition. But the thinking man immediately says: "What would happen if John Brown & Co. should reply to my letter before the date I have set for the follow-up? Would that not interfere with this scheme?"

Suppose that on March 28th you get a reply from John Brown & Co. You know that the original correspondence has been filed in front of the letter "B" in the vertical file, so you simply take the original correspondence which, with the replies, is all fastened together, out of the file from in front of the guide card "B" and as the information is given to you at the top of the letter as to where the little slip is located, you would simply reach into the card index drawer in front of "April 1st" and withdraw the slip marked "B-8" (the designation you have already marked on the top of the letter). The scheme works both ways.

Provides for All Details

All this may sound complicated, but it is no more complicated than a dozen things every normal man does every day—

no more complicated than going home to dinner. The plan works so smoothly and so definitely that once put into operation it will seem curious to think of the office having gotten along without such a plan before.

The same equipment provides for handling future details of every character. You have an appointment to meet a man at 2:00 o'clock on the afternoon of March 29th. On a memorandum slip of paper you would simply note the nature of the appointment with the hour and file the slip in front of the guide for the 29th of March.

The system is democratic and faithful without regard to the intrinsic value of the matter it is carrying—works as well on a memorandum to buy a birthday present for your wife as it does to call attention to a \$10,000.00 policy that may be secured.

Red Tape is often ruin—System is Success.

Imagine the stars without system!

Right tools in the office are like right tools anywhere.

The kite with a loose string falls; so does the business with a loose system.

If you are spending the powder to hit the target, why not hit the bullseye?

Plan largely; work closely. The engineer has faith beyond the headlight, but keeps his eye upon the rail.

The most wonderful file is the brain, but it asks to be relieved of wooden duties and to be permitted to do its share of the world's work.

Little Leaks

A five-cent leak oft repeated may ruin results.

Large mercantile houses employ at fat salaries men whose sole duty it is to look out for leaks.

Don't cut down expenses by cutting down the number of employes to the danger point. It pays to have sufficient help, and it pays to have thoroughly efficient help. But it does not pay to hire idle moments nor to pay two clerks to do what one might do with proper equipment.

If the force—and you are a part of it—wastes time in the ordinary way, there is no point in discussing the remedy. But there is more time lost in aimless or misdirected effort than in laziness.

It would pay to go carefully over every bit of regular work each one does and to see if there is not either a shorter or more productive way to do it.

It would pay to take the cash book for the past year and in the light of experience look for waste that might be repeated if not checked.

It would pay to have a series of half-hour discussions for the next two weeks on shorter methods for handling the business and better plans for securing new business.

If only forty-five minutes should be saved each day by each person, that would mean that the office would be making as **CLEAR EXTRA PROFIT, THE FULL AMOUNT OF ONE WHOLE MONTH'S BUSINESS EVERY YEAR.**

The outside work will be influenced by the office effort.

But there should be more than a reflected influence. It is quite likely that study and planning will make it possible to save and profitably to spend much more than forty-five minutes a day in the work of getting business.

The heat, the rent, the telephone and all fixed charges are the same for a part time office as for one running full capacity.

Better turn on the search light—it will reveal dollars in the cracks.

Keeping the Expiration Record

A Series of Three Articles on Different Methods of
Handling the Most Important Information
in an Agency

BY A MEMBER OF THE STAFF

We have kept a careful record of inquiries, and from the result find that outside of the ones regarding the plans of our Promotion Department the greatest number has been relative to Expiration Systems. There is good reason for this. The record of expirations is more than a private memorandum of the next time a premium is to be collected from Jones—it is the story of future business to be done for the companies and of a trust imposed by the assured, for there are two things that the average person leaves to the agent—one is the stability of the company, the other is the renewal.

The law of the courts would not hold an agent liable for loss to property on which the policy had lapsed, but business honesty impels the use of every safeguard to prevent lapses through carelessness.

Three Systems

There are three general systems for handling expirations—the bound-book, loose-leaf and card methods. No particular one is the best; each one is the best for particular conditions. Of the bound books we divide the ones of our manufacture into three classes: The Solicitors' Pocket Expiration Books, the presentation souvenirs or Customers' Expiration Books, and the Agency Expiration Records. Three styles of the agency record are manufactured, each style in two sizes. In detail they may be thus described:

A Popular Bound Book

No. 270 is a popular form for medium sized agencies. It has a complete alphabetical index in front and is also indexed by months with marginal tabs distributed throughout the book, producing a complete cross index system, making it easy to look up the record from any data at hand. The binding is substantial, cloth sides with leather back and corners. The smaller size contains 60 pages, accommodating 250 expirations per month, and the other contains 85 pages, accommodating 350 expirations per month. These books, when closed, measure $14\frac{1}{8}$ inches long by $8\frac{7}{8}$ inches wide. The ruling provides for a period of ten years.

The Simplex Form

No. 250, commonly called the "Simplex Form," is a complete index to any detail regarding a policy, whether it be the form, the name of the customer, broker, expiration or line.

Renewals, instead of being carried forward by years, are indicated by substituting in the marginal column the new number of the policy, and the date of expiration for the original entry, which is entered in lead pencil, keeping only the permanent data in ink.

For the purpose of indexing individual lines of such customers as place several policies, there is a supplement, indexed as "Individual Lines," where a complete apportionment of the lines can be recorded. Names of such customers are alphabetically indexed.

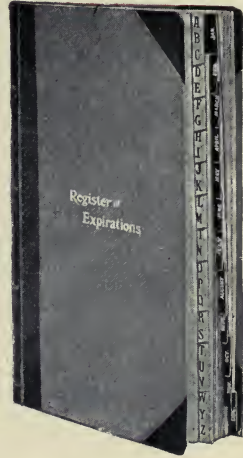
The smaller size contains 175 pages, accommodating 315 expirations per month. The larger size contains 250 pages, accommodating 450 expirations per month. Both sizes measure, when closed, $15\frac{1}{2}$ inches long by 12 inches wide.

A Day to a Page

No. 260 is the largest bound expiration record we carry in stock. It contains 480 pages, numbered in consecutive order, and

A Bound Expiration Record

For the Office



The Record of Trust.

For the Pocket



The Life of the Agency.

by days of the month from one to thirty-one, classifying the data by year, month and day at one entry.

All records for any given day are made on a single page, the columns so arranged that the renewals of the same policy can be indicated on a single line for a period of ten years.

The months are indicated at the top of each page as well as on the side marginal tabs—the latter are permanently gummed on separate inset pages of heavy stock and not on the regular ruled form.

An additional feature is the extra number of pages provided at the end of each month in case any one page should be insufficient to accommodate all entries of a certain date. The binding is of a grade and character that will stand the severe test such a register is usually subjected to during a period of ten years.

The larger is ruled for 24,000 expirations, 50 lines to a page.

The small size is ruled for 12,000 expirations, 50 lines to a page, but for two days to a page instead of one, making 240 pages to the Register. The books, when closed, measure $17\frac{1}{4}$ inches long by 15 inches wide.

In the next article we shall outline the Loose-Leaf Expiration Record and present illustrations of the sheet and binder; following that we shall go into details regarding the card systems and the manner of handling them. Our theory is that you are acquainted with your own agency conditions, and that with a clear conception of the different systems you will be in position to select the best for your needs.

"Millions for defense, but not a cent for tribute," is as good a slogan today as it was the hour it was first uttered. Paraphrased, it might read, "Any amount for business betterment, but not a smootchen for decay."

Reserve in the Individual

Don't Crowd.—You deplore the lack of reserve in a company—but how about yourself? Reserve in spiritual, mental, moral, physical strength, reserve in time, reserve in preparations are as important to success in life—complete success—as proper financial reserve is for an insuring company.

Along with other things, it is worth while to avoid crowding the office records. A new book or a new system may act as an ounce of prevention against crowding that may cost a pound to cure—and still leave the scar.

On Winning

Getting Your "Ruthers."—What is the use in just wishing. A poor old woman at one of the fresh air camps this summer was asked on the occasion of her birthday as to what she would rather have as a special dish at dinner; tears appeared while she answered, "Oh, I don't know, it's been so long since I got my 'ruthers'." Her cupboard was bare; yours is not. Why wish for the things you could do with the salaries of others—it is unwise as well as prohibited to envy the good things of your neighbors. It is wise and expedient to secure like good things by the wise use of the right tools—fair, square and aboveboard.

Planning Prosperity

Two Men a Day.—Talk to two new men, carefully selected, during your saved forty-five minutes each day; carefully follow up these six hundred interviews and at the end of the year the company will take notice, so will your banker; and while money won't buy happiness the saved-time interviews will buy a house to shelter "her" and the effort in itself will spread a flower-bordered pathway down the future.

The Loose-Leaf System

The Second Article on Keeping the Expiration Record

BY A MEMBER OF THE STAFF

The loose leaf is related to both the bound book and card systems of keeping records, and in the judgment of many is superior to either. It has all the elasticity of the cards, though not quite so readily changed, and while the bound book affords protection which the ordinary loose-leaf binder does not, against the purloining of pages, the loose-leaf scheme, on the other hand, provides the same writing conveniences as the bound book. In addition, it gives unbounded opportunity for the insertion of new page forms, removes the constant annoyance caused by the necessity of entering the record in an index—or worse, forgetting to enter—and the loss of time in referring to the index—the whole index worry—the bane of the old system, and which in many offices requires the assistance of an extra bookkeeper to index the records so the regular bookkeepers may post without delay.

Self-Indexing

The loose-leaf system is self-indexing, and the record is as easily found as is any page in a bound book. The loose-leaf method is perpetual and is always alive; no dead records are to be handled each time an entry is made. The things of the same class are kept together, and when reference is desired to closed accounts or the accounts of former years, it is not necessary to take down volume after volume and to find the volume index, only to find the record is not there. The index is perpetual, whether the record be open or closed.

Uniform with Complete System

The "Expiration Record" sheet illustrated in the etching is a part of the Rough Notes Loose-Leaf System for Fire Insurance Agencies, and while it dovetails in as a part of a complete system that interlocks and prevents the omission of entries of any kind, yet it can be used as an independent sheet, and, for the purpose of this explanation, will be so considered.

The sheet is of standard ledger stock and measures $8\frac{1}{2} \times 14$ inches. The sheets are bound together in a binder of the proper size, which admits of inserting or removing a sheet at will, at the same time holding the contents as tightly together as if between the covers of a bound book.

Very Simple

The operation of the record is simplicity itself. A sheet is used for each day in the year; the record of expiration is entered on the sheet of the day the policy expires, and the column designating the year in which the policy will run out is checked. That is all there is to it, and yet the office always has together all the expirations for the same day and plenty of room for any number of entries, for sheets for any day may be added indefinitely, and the bookkeeper can always find the sheet for any day by simply throwing the book open to the proper month, as shown on the tab, and bringing to view the day of the month, chronologically arranged.

No Time Limit

Each sheet is ruled to care for a period of ten years, and as the years roll around the new sheets keep extending the years—there is no time limit. There are columns for the name of Assured, Policy Number, Company, Amount, Rate, Term and Expiration, with a marginal column for Remarks. The sheet admits of entries on both sides.

[illegible]

This form is a part of a complete system that will care for every detail of the business — or it may be used in connection with any system in force.

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109 110 111 112 113 114 115 116 117 118 119 120 121 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138 139 140 141 142 143 144 145 146 147 148 149 150 151 152 153 154 155 156 157 158 159 160 161 162 163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210 211 212 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 240 241 242 243 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 267 268 269 270 271 272 273 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292 293 294 295 296 297 298 299 300 301 302 303 304 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324 325 326 327 328 329 330 331 332 333 334 335 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353 354 355 356 357 358 359 360 361 362 363 364 365 366 367 368 369 370 371 372 373 374 375 376 377 378 379 380 381 382 383 384 385 386 387 388 389 390 391 392 393 394 395 396 397 398 399 400 401 402 403 404 405 406 407 408 409 410 411 412 413 414 415 416 417 418 419 420 421 422 423 424 425 426 427 428 429 430 431 432 433 434 435 436 437 438 439 440 441 442 443 444 445 446 447 448 449 450 451 452 453 454 455 456 457 458 459 460 461 462 463 464 465 466 467 468 469 470 471 472 473 474 475 476 477 478 479 480 481 482 483 484 485 486 487 488 489 490 491 492 493 494 495 496 497 498 499 500 501 502 503 504 505 506 507 508 509 510 511 512 513 514 515 516 517 518 519 520 521 522 523 524 525 526 527 528 529 530 531 532 533 534 535 536 537 538 539 540 541 542 543 544 545 546 547 548 549 550 551 552 553 554 555 556 557 558 559 560 561 562 563 564 565 566 567 568 569 570 571 572 573 574 575 576 577 578 579 580 581 582 583 584 585 586 587 588 589 590 591 592 593 594 595 596 597 598 599 600 601 602 603 604 605 606 607 608 609 610 611 612 613 614 615 616 617 618 619 620 621 622 623 624 625 626 627 628 629 630 631 632 633 634 635 636 637 638 639 640 641 642 643 644 645 646 647 648 649 650 651 652 653 654 655 656 657 658 659 660 661 662 663 664 665 666 667 668 669 670 671 672 673 674 675 676 677 678 679 680 681 682 683 684 685 686 687 688 689 690 691 692 693 694 695 696 697 698 699 700 701 702 703 704 705 706 707 708 709 710 711 712 713 714 715 716 717 718 719 720 721 722 723 724 725 726 727 728 729 730 731 732 733 734 735 736 737 738 739 740 741 742 743 744 745 746 747 748 749 750 751 752 753 754 755 756 757 758 759 760 761 762 763 764 765 766 767 768 769 770 771 772 773 774 775 776 777 778 779 780 781 782 783 784 785 786 787 788 789 790 791 792 793 794 795 796 797 798 799 800 801 802 803 804 805 806 807 808 809 810 811 812 813 814 815 816 817 818 819 820 821 822 823 824 825 826 827 828 829 830 831 832 833 834 835 836 837 838 839 840 841 842 843 844 845 846 847 848 849 850 851 852 853 854 855 856 857 858 859 860 861 862 863 864 865 866 867 868 869 870 871 872 873 874 875 876 877 878 879 880 881 882 883 884 885 886 887 888 889 890 891 892 893 894 895 896 897 898 899 900 901 902 903 904 905 906 907 908 909 910 911 912 913 914 915 916 917 918 919 920 921 922 923 924 925 926 927 928 929 930 931 932 933 934 935 936 937 938 939 940 941 942 943 944 945 946 947 948 949 950 951 952 953 954 955 956 957 958 959 960 961 962 963 964 965 966 967 968 969 970 971 972 973 974 975 976 977 978 979 980 981 982 983 984 985 986 987 988 989 990 991 992 993 994 995 996 997 998 999 1000 1001 1002 1003 1004 1005 1006 1007 1008 1009 1010 1011 1012 1013 1014 1015 1016 1017 1018 1019 1020 1021 1022 1023 1024 1025 1026 1027 1028 1029 1030 1031 1032 1033 1034 1035 1036 1037 1038 1039 104

Card Systems for Expirations

The Third Article on a Subject that Concerns Every Agency

BY A MEMBER OF THE STAFF

The true theory of card-index records is to keep one record on a card and so to classify the cards that every record may be immediately found when wanted, and so that it will always be found among all other records of the same class. By means of tabs and guides the classifications may be many times multiplied. There is no other system that is so easily nor so economically handled (both as to time and money cost), none more accurate, and none as self-acting providing the cards are handled properly. The card system is accuracy itself, but to be a success it must be handled only by persons who understand the system and stick to it. In an agency where conditions seem to make it necessary to let everybody look up expirations, the sheet system is to be preferred, but where one or two persons take the responsibility—the small agency where the agent himself handles the records or the large agency with a bookkeeper—the card system is a great time saver and a most convenient method.

A Popular Form

One of the Expiration form cards is ruled so as to admit of the entry of five policies and to show the amount carried on Furniture, Building, Stock and Machinery—but unless all of the policies are certain to remain in full force for the term and unless each one is to expire on the same day a form ruled for the

entry of but one policy is to be preferred. Such a ruling is shown in the illustration, and is known as Card Form F-1 (first card in Fire series).

EXPIRES			Name of Assured
Month	Day	Year	
June	6	1911	Payne Harder & Co.
Policy No. 7651			Address 26 E. Ninth
			Company Queen
Property Brick Dwelling			Amount, \$ 1000
			Premium, \$ 9.50
			Rate 90¢
			Term 1 yr.
			Register Folio 126

Form F 1

A popular form.

How to Use It

Provision is made for entry of Month, Day and Year of Expiration, Name of Assured, Address, Policy No., Company, Amount, Term, Rate, Premium, Register Folio, and Description of Property. The card measures five inches long by three inches wide. The cards as soon as made out should be filed in a card-index drawer equipped with a set of guide cards designating the days of the month between guides designating the months of the year and followed by five guides marked to designate the following five years. The Expiration card is filed in front of the guide card of the day and month it is to expire—if it is a more than one year policy in front of the guide for the year of expiration. If many policies are written for more than a year it pays to have a set of monthly guides for a period of five years so as to file more

closely—and in a large agency to have daily guides for five years. If daily guides are not provided for more than a year, the cards that are filed in front of the yearly guides are refilled on the first of the year of expiration in front of the daily guides. The illustration shows the section of a drawer with cards and guides for a part of the month of June.

A Necessary Rule

In operating the card system one rule should be iron-clad and inflexible: it is that NO CARD IS TO BE TAKEN AWAY FROM THE FILES AS LONG AS THE POLICY IS IN FORCE.

There is always a temptation to take out the cards as reminders of persons to be seen, but there is too much involved and too great chance of a card being mislaid, lost or overlooked to make this wise even with a careful person. The safer, better plan is to copy into a pocket expiration book such data regarding nearing expirations as needed, and to leave the cards in the file as a constant check against work to be done.

EXPIRES				Name of Assured	
Month	Year	Day	15	<i>Mr. Mullan R. P.</i>	
Dr	11			Location	<i>27 North</i>
Policy Nos	Company	Amount <i>2000</i>			
<i>67 100-2</i>	<i>XYZ Co.</i>	Property <i>Smelling & Co. Ins. Co.</i> Premium <i>20.00</i>			
		Rate <i>17%</i>			
		Term <i>1 year</i>			
		Register <i>H</i>			
		Broker <i>Adam Gray</i> Form <i>D.H.</i>			

Form 21 S

A tabbed card.

Tabbed Cards

There is a tabbed expiration card which makes it possible to classify at the same time by name and by expiration, but this

A CARD EXPIRATION RECORD

form is not as practical for the average agency as the one described, as it does not admit of the close classification by days. It, however, is found convenient for the very small agencies.

Small Initial Expense

The card system costs very little to install, is always free from dead material, always shows coming expirations at a glance and admits of changing the date of expiration, canceling any part of a line or the entering of such additional data as desired without in any way disturbing or crowding the record of other policies. The back of the card is very useful. For freedom of operation the card system stands ahead of either the loose-leaf or bound-book records. In its freedom lies the possibilities of danger: the agency that will safeguard the system can use it with great success—all other agencies should adopt a more stable method.

1915							
1914							
1913							
1912							
1911							
EXPIRATION							
Month	Day	Year	Assured <i>Harry Wayne & Co.</i>				
			Address <i>37 Forest Ave..</i>				
<i>Oct 7 1902</i>			Mortgagee				
POLICY No	COMPANY	AMOUNT	Term	Rate	Premium		
<i>58373</i>	<i>Fath.</i>	<i>2000</i>	<i>1yr</i>	<i>1%</i>	<i>20.00.</i>		
<i>68233</i>	<i>Phoenix</i>	<i>1000</i>	<i>1yr</i>	<i>1½%</i>	<i>15.00</i>		
Furniture		Building <i>1000</i>		Stock <i>2000</i>		Machinery	
Location <i>as above</i>							
Broker <i>Adam Gray</i>							

Form F4

This form accommodates several policies, but is not practical unless all of the policies expire at the same time.

Files That Build Up

The unit scheme has recently been applied to card-index drawers, and now an agency may start with a complete "top section" of only two drawers, and as the business grows and the number of cards increase keep adding to the cabinet two drawers at a time. The sections fit into each other and form a nearly solid piece of furniture.

In the G. O. Summer Time

Starting Right.—To start right it is said one needs to have been born seven times before his present existence. Today is the cumulation of yesterdays. That is good doctrine to live on in preparation for tomorrow, but bad doctrine to mope on today. No man is responsible for the errors beyond his control, but every man is liable for the record of today and responsible for the opportunities at hand.

Today is the time of all times for shaping up things preparatory to the business that must be done this fall. September is but four days off. It would pay the normal man to get away from the details of today—to lose the rest of August's profits—while wrapped in meditation and busy with definite plans for the fall. Remember that you must count the cost of handling the business as well as the cost of getting it. A dollar saved in the office is just as big as a dollar made in the field. But stinginess is not economy. If there be waste eliminate it, keeping in mind, however, that amputations are often fatal and that management does not necessarily mean retrenchment; it always does mean getting the most out of the machinery, be it of iron and wood or flesh and bone.

Consider!

Are you any farther along today than one year ago today? You may be and yet have no worldly thing to show for it. It is a question you alone can answer—but the answer is made and cannot be altered. What will the answer be a year hence? Much depends on today.

Co-Operation

Co-operation has been the corner-stone of success since the day One. On this rock is built society in general and the measurement of the world's achievements is the record of concerted effort. Co-operation has been the flag-word of freedom. Under this banner thirteen co-operative colonies gave a war whoop that caused the British to substitute US for OURS. Co-operation builds homes, businesses, communities and nations.

Some men do not co-operate even with themselves.

Making Success

Success and Chance.—Even the success that follows or results from occasional lucky strikes is usually so short lived it only emphasizes the fact that chance is not one of the elemental factors in success. Plans well laid on a basis of sufficient knowledge, when properly executed, always win out; while a poor plan, carefully followed, usually produces more satisfactory results than a brilliant one that is not strictly adhered to. A plan that is mapped out in conformity with the laws that govern and that embodies the successful experience of others starts off with the goal in sight.

The wise man looks not so much for original plans as he does for ways of profitably applying proven methods to his work; and of following up the plan to see that it does work. Of course, such men have less spare time than some of their fellows, less time for complaint and less cause for grumbling, and, yet, for some reason, get and give a good deal more out of each day.

How to Analyze The Business—Day by Day

The Cost Per Unit Rule of Big Business Successes Applied to the Local Fire Insurance Office

BY A MEMBER OF THE STAFF

The adoption of this form to insurance accounting was presented at the close of the year and the matter is here reproduced as it appeared.

IT IS READY!!!

A simple form sheet that will reflect at a glance a complete analysis of the entire business of a local fire insurance agency.

Heretofore the systems of accounts for insurance offices have covered all the details, but left them as separate items.

Every local agent has felt the need of a form that would combine all the essential data and enable him to tell at any time the exact condition of his business.

Our systems department has been at work for a long time devising a form to meet the requirements.

The one we are now ready to present has been worked out by degrees, after consultation with expert accountants in local fire insurance offices.

THE FORM IS READY FOR USE

The sheet gives at a single reading the net totals of the amount due the agency, the amount the agency owes, the balance on the brokerage accounts, the cash balance, the balance in

bank, the net balance due each one of the companies represented, the amount of commissions earned and the total of expenses, together with the net profits for any period of time from one day to one month and by months for any number of years.

Not only may all of the information desired be obtained at once, but without any reference whatever to the ledgers.

And, besides, the sheet will make a saving of at least one-third of the bookkeeper's time, as it eliminates a great part of the posting required by the usual methods.

The form is that of a combined cash record and journal sheet. It is a sheet of original entry for all items.

This form is illustrated in operation on the sheet in the envelope attached to the back cover of this book. On it will be found the different classes of entries that ordinarily arise in the business of a local fire insurance agency.

In the column for the date we have put a row of consecutive figures which will be used as the key for our explanation of the sheet.

Of course, one day's business might consume 25 or 30 lines or even two or three sheets, and there would be many items of the same general character.

Entry No. 0

The figures entered on this line represent the balances of the different accounts when the new sheet is put into operation. They are necessary in order that the totals may be carried into the business from day to day.

Entry No. 1

The agency has issued a Royal Insurance Company policy to the Hamilton Lumber Company, the premium being \$90.00. After the policy is written and ready to be charged, an entry, the same as our entry No. 1, (see "Day" column) is made, charging in the "Accounts Receivable" column \$90.00, and in the "Royal" column crediting the Royal Insurance Company

with \$76.50, its net share of the premium. The balance of \$13.50 is credited to the "Commission Account." The charge is then posted against the Hamilton Lumber Company account in the ledger, and a check mark made in the debit check column to show that it has been posted.

Entry No. 2

This entry is the same sort of a charge as entry No. 1.

Entry No. 3

The Hamilton Lumber Company pays \$90.00 on account of a policy. The cash is charged with this amount and "Accounts Receivable" credited. The credit is then posted to the account of the Hamilton Lumber Company, and a check mark placed in the credit check column to show that the posting has been made.

Entry No. 4

This represents an entry of a policy for the Sherman Mercantile Company that has been brokered to another insurance agency. The assured is charged in "Accounts Receivable" with the amount of the premium, while the Spann Agency (the broker) is credited with the same, less 10 per cent. on account of commission, which is credited to the agency's "Commission Account." Post the charge of \$36.00 to the Sherman Mercantile Company and the credit of \$32.40 to the Spann Agency account in the brokerage column. Make the check marks in the proper columns, to show that the postings have been made.

Entry No. 5

This entry reflects the data for the charge of a policy which has been solicited and placed by a sub-agent or solicitor of the agency. Charge the premium of \$40.00 to the assured (The Harris Trunk Company) then credit the Phoenix with its proportion and the "Commission Account" with the balance. Now on the next line credit \$4.00 to H. Smith (the sub-agent) in the

"Accounts Payable" column, and charge \$4.00 in the proper column in the "Commission" division. Post the charge against the Harris Trunk Company and the credit to the sub-agent's account. Finish by making the usual check marks.

Entry No. 6

James Doe, the assured, has canceled a policy issued him by the agency. The return premium is \$27.90. Credit James Doe in "Accounts Receivable" column with the \$27.90, and charge the Sun Insurance Company with its proportion of the returned premium and the "Commission Account" with its proportion of the returned commission. After James Doe's account is credited, the check mark is made completing the entry.

Entry No. 7

This is an entry of an expense item, for the purchase of \$10.00 worth of postage. Charge the Expense Account with this amount and credit Cash Account.

Entry No. 8

On depositing any money or checks in the bank, an entry is made similar to this one. As all money and checks taken in are charged first in the "Cash Account," therefore in making a bank deposit, "Cash" is credited with the amount and the "Bank" is charged with the same.

Entry No. 9

This shows the style of an entry where a check for a monthly settlement is sent one of the companies represented. The total for each company is posted at the end of each month, by carrying the net balance to the company's account in the "Accounts Payable" ledger. When settlement is made the entry is made in the "Accounts Payable" column.

Entry No. 10

This is another expense item, the office pay roll. Charge "Expenses" with the full amount and credit the "Bank" with the same.

Entry No. 11

H. T. Thompson, one of the owners of the agency, has drawn a check for \$50.00 on his personal account. This amount is charged to his account in the "General Accounts," and the bank is credited with the same. The charge of \$50.00 is posted to the account of H. T. Thompson in the general ledger.

Entry No. 12

The Green Insurance Agency, a competitor, places a policy with the agency for brokerage. The Green Agency is charged in the "Brokerage Account" division with the full amount of the premium, and the Aetna Insurance Company is credited with its proportion and "Commission" account with the balance. (See next entry.)

Entry No. 13

This entry is made to allow a brokerage commission to the Green Agency for placing the above policy. We make an entry crediting the Green Agency with 10 per cent. of the premium and charging the "Commission Account" with the same.

Entry No. 14

This entry represents the settlement by check to the Spann Agency for policies brokered to that company. We charge the Spann Agency in "Brokerage" division and make a posting in the ledger, and credit the bank with the amount of the check.

Entries No. 15-16-17

These are the same sort of entries as Nos. 1 and 2.

Entry No. 18

This entry is made once a month to charge the different companies with the agency's postage allowance. The "Expense" account is credited with the total of the entry.

Any Agent Can Operate

The explanations at the bottom of the etching are written in terms that bookkeepers use—if you are not a regular bookkeeper just think of "Trial Balance" as meaning the net amount on the particular record.

The difference between the debit and credit side of each one of the columns to the left of the "Description" column should agree exactly with the difference between the charge and credit sides of the individual accounts in the particular ledger to which the column refers. For instance, the difference between the two sides of the "Accounts Receivable" column will always equal the difference between the charge and credit sides of the individual accounts to which the agency has extended credit so that by subtracting one column from the other one can see at a glance on any day exactly how much is due the agency.

The same thing applies to the other columns.

The work of the sheet is simplicity itself.

The system has been endorsed by leading insurance systematizers who have predicted a ready adoption by all Agencies that conduct their affairs on a business basis.

For Any Number of Companies

The illustration shows the sheet reduced one-half in size. The actual measurements of the form reproduced are 14x17 inches. This size of sheet will take care of an agency with five companies. An agency with eight companies would require a sheet 14x21 inches; twelve companies, 17x25 inches. For agencies with more than twelve companies we will supply a separate cut-leaf sheet to accommodate six companies. Any number of these cut sheets may be inserted, so that the size of the agency is immaterial.

A Constant Source of Profit

There is money in knowing just where the business stands at all times, and if the sheet could not be made to go further than this the slight cost of the necessary supplies would not only be justifiable in any agency, but from the standpoint of business would be imperative. However, the use of this form means an actual cash saving in the Office Expenses for the form eliminates the Cash Record and the Journal and on account of the fact that all of the columns to the right of the "Description" column are posted but once a month and then by totals only, greatly reduces the time ordinarily spent in posting day by day. The only posting called for is of the entries which are made in the columns to the left of the "Description" column.

No Additional Records Required

The installing of this form does not necessitate the purchase of any additional books, as it will work with loose-leaf, card or bound-book records, with any system now in use.

Loose-Leaf Binders of proper size for handling the forms will be manufactured in quantities and retailed at our regular stock prices for the different sizes. Only two binders are required, one a sheet holder for the sheets in current use and a binder for holding the sheets permanently.

An Expiration Check

The "Expiration Column" is a feature that was incorporated in the sheet "by request." It is a sure and positive check on the making of an Expiration entry for every policy written. At the end of the month this column should be checked against the Expiration records. A simple, quick operation that will forever put an end to the possibility of a policy being omitted.

The Cost

The cost of the sheets and binders depends, of course, upon the number of companies in the agency, so that without going into extensive details it is not possible to quote prices for every

size of agency. Write us as to the number of companies in your agency, and we will let you hear from us by return mail as to the cost of the two binders required and a sufficient number of sheets to last the agency for a year.

May Include Realty and Loan Transactions

As Real Estate, Rentals and Loans often form a considerable part of the business of an insurance office, we have prepared a form to embrace in the same thorough manner all the details connected with Real Estate, Rental and Loan transactions. If your office handles this class of business, let us hear from you to this effect, and we shall be governed accordingly in replying.

Expert Service Commercialized

We believe that the sheet described will be recognized by the majority of agents as the very form for which they have felt a want every month in the year, often every day—a means whereby the agent may know positively at the close of any day just how the agency stands.

The commercializing of the expert service put into this form is our Christmas gift to the Local Fire Insurance Agents of America, with whom our Systems Department shall be glad to co-operate in explaining every little detail that may have been slighted in this explanation and to whom we shall be glad to furnish such additional outlines as may be necessary for installing the sheet—and to all of whom we wish not only a Merry Christmas but the happiest holiday season within the memory of each one to be followed by a New Year of unequalled prosperity and blessings.

Look steadily at a bright light for half a minute, and then face the darkness—the light will shine ahead of you. So do the blazing fires of ages past mark the pathway of the future.

Writing Next Year's Special Forms

A Time-Saving Plan

BY WM. H. STEELE

Many of the special forms we have to write on annual stock and other business policies are long and take considerable time. For some time I have made it a practice when writing these to put six of the forms on the typewriter at one time (with carbon paper between). This gives extra copies which can be filed for the next year. I AM USING LAST YEAR'S EXTRA COPIES NOW, AND FIND THEM TIME SAVERS.

The idea or principle involved in Mr. Steele's plan is one that may be used to great advantage in cutting down the detail work. Carbon paper costs a good deal less than time—and the result is always an exact duplication.

Short Cuts in a General Agency

A Complete Outline of Three Up-to-Date Labor-Saving Systems Used by a General Agency. They Contain Ideas That Can be Made to Apply to Cut Down Details in the Home Office and in General and Local Agencies

BY H. G. HOFFMAN

A card now takes the place of the expiration book and index in our offices.

We keep all regular data on the front of the card, and whenever a cancellation becomes necessary, do our figuring on the back of the card and file it, if we wish, for future reference.

By means of the tabs it is easy to pull the cards for any month, and thus to get expirations quickly.

One of the great advantages in this card is that it can be used time and time again, the one change being, as a rule, the company and the number of the policy—another year is checked and we go ahead. (The card is illustrated on the opposite page.)

The use of this card will mean its adoption. We have tried it now for several years, and find it gives entire satisfaction.

KEEPING CUSTOMERS' ACCOUNTS

We have done away with a ledger for our office trade, but whenever writing a policy (unless a large account) we make a statement, such as exhibited (on the following pages), with carbon, making the four at one time. The No. 1 goes out on the first of the month following that in which the business is written;

the second goes out on the 10th. On the 25th, if account still remains unpaid, we send No. 3, and on the 30th make draft, with receipted bill attached. This is kept in a loose-leaf binder. Should first account be paid when sent out, we tear up two and three and receipt and send four. If draft is not paid when sent, the receipted bill is returned, and so we still have our evidence of the account. At any time we wish to know the amount of outstanding accounts it is an easy matter to figure from this record. This can only be worked, however, where a cash or thirty-day business is done.

THE RECORD CARD

						May								
1	2	3	4	5	6	NAME	<i>Jones B.R.</i>				1908	1909	1910	1911
7	8	9	10	11	12	ADDRESS	<i>111 Sterling, Ky.</i>				1912	1913	1914	1915
13	14	15	16	17	18	CO.	<i>Shirley</i>				1916	1917	1918	1919
19	20	21	22	23	24	NO.	<i>1644</i>				1920	1921	1922	1923
25	26	27	28	29	30						1924	1925	1926	1927
31														

PROPERTY	<i>Mrs.</i>	AMOUNT	<i>1000.00</i>	RATE	<i>1.37</i>	PREM.	<i>13.70</i>
DATE	<i>1/11/29</i>	TERM	<i>1 year</i>	AGENT	<i>Officer</i>	COM. PD. SUB-AGT.	<i>✓</i>
REMARKS							
CANCELLED, ORDER OF							
AGENCY							
19							
RET. PREM. \$							

Officer

39404 270-5-10

A reproduction of "The Record Card," the one in use, fits a 4x6 card index drawer. The cards are "tabbed" to show the month of expiration. "May" at the top would appear above the card.

A detailed explanation of the forms used in keeping the Customers' Accounts and in the Draft System appears on the following pages.

The two forms on the opposite page are printed upside down on the back of the sheet so that when the sheet is folded once they appear right side up and the lines to be filled in are exactly under the blank lines in the forms on this page.

Original Itemized Statement

MT. STERLING, KY., Jan. 1st, 1909 100

M. F. James Brown, Ovingtonville, Ohio.
IS ACCT. WITH

H. G. HOFFMAN.

FIRE, LIFE, ACCIDENT AND HEALTH INSURANCE PLATE GLASS, STEAM BOILER, EMPLOYERS LIABILITY

DATE	COMPANY	NUMBER	PROPERTY	PREM.
Jan. 1	Peoples Nat'l.	145872	Dwelling	\$35.00
	Dixie	468		\$30.00
	National Lbr.	284311	Lumber	\$60.00
				\$125.00

Second Notice

M. F. James Brown, Ovingtonville, Ohio.
IS ACCT. WITH
MT. STERLING, KY., 1/1/09. 100

H. G. HOFFMAN.

FIRE, LIFE, ACCIDENT AND HEALTH INSURANCE PLATE GLASS, STEAM BOILER, EMPLOYERS LIABILITY

SECOND NOTICE

STATEMENT AS PER ACCOUNT RENDERED

\$ 125.00

By inserting a carbon sheet between the two sets of forms both are filled out with one operation. (See diagrams on page 40 for arrangement of the forms.)

Final Itemized Statement, Draft and Receipt					
M. J. James Brown, O'ingerville, Ohio.		MT. STERLING, KY., Dec. 1st, 1909			
IN ACCT. WITH		H. G. HOFFMAN.			
FIRE, LIFE, ACCIDENT AND HEALTH		FIRE, LIFE, STEAM BOILER, EMPLOYERS LIABILITY			
INSURANCE		INSURANCE			
DATE	COMPANY	NUMBER	PROPERTY	PREM.	
Jan. 1	Peoples Nat'l. Disto National Ins.	146872 496 26431	Dwelling, * Lumber	\$35.00 \$30.00 \$60.00	\$128.00
				REC'D. PAYMENT	10
				H. G. HOFFMAN	2

Third Notice

M. J. James Brown,
O'ingerville, Ohio.

IN ACCT. WITH

H. G. HOFFMAN.

FIRE, LIFE, ACCIDENT
AND HEALTH

INSURANCE

FIRE, LIFE, STEAM BOILER,
EMPLOYERS LIABILITY

THIRD NOTICE

STAFFING AS PER ACCOUNT RENDERED

IF NOT PAID BY 1/30 1909 WILL MAKE DRAFT

\$ 128.00

MT. STERLING, KY. 1/1/09.

190

The forms on this page are printed upside down on the back of the sheet, so that when the sheet is folded once they appear right side up, and the lines to be filled in are exactly under the blank lines in the forms on the opposite page.

Office Record

RECORD OF DRAFT.

MT. STERLING, KY. Jan'y. 9th. 1908

ON Jones & Brown

NO. _____

MT. Sterling, Ky.

FORWARDED FOR COLLECTION TO

Fifteenth National

BANK OF Fayetteville, Ky.

STATEMENT.

H. G. HOFFMAN,

GENERAL AGENT.

November balance

\$355.46

Advice to Bank

NO. 1

MT. STERLING, KY. Jan'y. 9th. 1908

Fifteenth National Bank

\$ 355.46

PLEASE FIND ENCLOSED FOR COLLECTION AND REMITTANCE DRAFT FOR

Three hundred, fifty-five and 46/100

DOLLARS

YOURS TRULY,

DRAWN ON Jones & Brown, Agents,

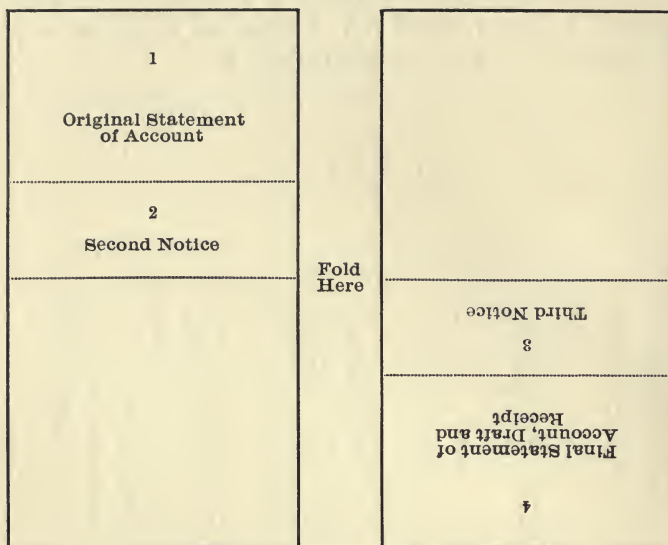
H. G. HOFFMAN,

Fayetteville, Ky.

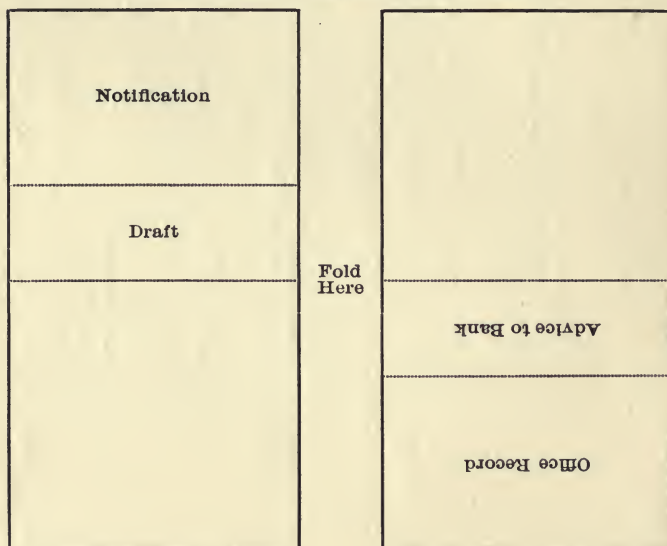
GENERAL AGENT.

PER _____ CASHIER.

Diagram showing arrangement of forms, perforation and folding so that all four forms may be filled out with one operation.



ARRANGEMENT OF THE DRAFT FORMS



An Elastic System in a Local Office

A Card System With Special Adaptations Described
in Detail. The Forms and How
They Are Used

BY JACOB J. PETERSON

Here is a description of the way I keep the records of my business:

I use now in my office the card system altogether, and find it the most convenient of any system that I have used; have done away with all book records except one, which is a complete form register of all the business written. The forms are numbered consecutively. I use a duplicate daily report system in place of company register. The duplicate daily reports are numbered the same as the form on the register, and are filed away in vertical folders—a folder for each company.

The following cards are used:

Assured's Line Record, alphabetically arranged; Expiration Card, arranged chronologically; Street or Locality Cards; Account Cards with Policyholders, and Account Current Cards with Companies.

The Line Card

The assured's line record card groups together all the policies written for any one person, and showing the date of expiration of each makes it possible to refer quickly to the expiration card, with details on any particular risk.

Company	Policy No.	Amount	Expiration			Property
			Month	Day	Year	
American	57692	5000	6	15	11	Blue
Oceanic	78981	2000	-	-	-	Blue
Security	87532	1000	-	-	-	Blue

The Line Card.

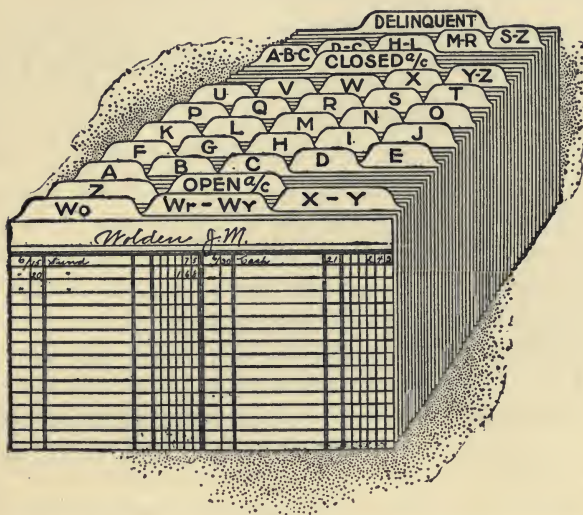
A Chronological Arrangement of Expirations

The expiration cards are arranged for a period of five years. In addition to showing the date of expiration, the cards also give all essential data regarding the policy. The chronological arrangement enables the agent to keep all of his expirations for a given date together, and yet the file is never cumbered with memorandums which have become as dead matter on account of cancellations.

Locality Cards

Many agencies file the street or locality cards between guides showing the even and odd numbers. I use block numbers—that is, the building number. For instance, I start in with a guide numbered “100,” that takes in both the even and odd numbers beginning with 100; next, a guide numbered “200,” and so on to the end of the street or business section. All streets are arranged in the same manner, starting with the lowest number. I prefer this arrangement to the even and odd guides, as it saves time. For instance, I get a new line for a certain company in the 800 block; I can go at once to that block and find what other lines I have for the same company, without hunting for the locality.

The accounts with policyholders are kept on cards, which are filed alphabetically.



Showing the arrangement of the customers' accounts.

Things put off put on burdens. Keeping ahead of the work enables one to lead instead of being dragged.

A man that is hungry cannot do good work, nor can a business that is starved produce the best results.

It is usually better to cut one engagement short than to be five minutes late at every appointment during the day.

Take Advantage of the Wind

This memorandum is inspired by a little scene that has taken place outside our windows. A bleak, cold, east wind is driving the sharp snow before it down the street. In the face of the wind a humane-hearted but thoughtless driver, himself shivering with the cold, jumped from his wagon and stopped long enough to spread a heavy blanket over the horse and to fasten the cover securely. The driver then darted into the store, out of sight behind the frost-covered windows. But he entirely overlooked the fact that the horse's head was left toward the cutting wind; so the animal has taken things into his own feet and very quietly and in a dignified manner walked out into the middle of the street and turned himself and the wagon around. Now the vehicle breaks the blast and the horse stands with instead of against the wind.

There is profit in lining up a proposition so that it will work in the most perfect harmony with the natural conditions.

After extending a warm welcome in your advertisements, don't overlook the fact that the office should have a welcome appearance.

Don't send out printed literature that will be offensive to the eye or touch; these two natural senses register their impressions first in the brain.

The "do's" and "don'ts" might be continued indefinitely; however, our purpose is not to point out the individual opportunities for taking advantage of natural conditions but to bring home the fact that it pays to study them.

*It is not wise to have too many whys. 'Tis better
just to know and do.*

*The elements of life here and hereafter lie in faith,
hope and charity.*

Getting Business on Rural Routes

A Letter That Made Good—With a Summary of Results

BY F. A. D.

Here is a little plan which I have used to good advantage in my small agency.

Being very busy with my other duties in my work for the bank I am obliged to do a large part of my soliciting by mail.

As all agents know it is a great advantage to have the date of expiration, and the plan I mention is for that purpose.

The letter herewith is a stock letter, but when addressed personally with the same color ribbon it is very difficult to tell it from an original type-written letter. It is very essential to have the very best letter that one can get, as it will be more likely to receive the attention of the addressee. Make the letter as convincing, brief and forceful as possible and in most cases offer something as a reward for the reply. You will see that I promised a handsome Art Calendar, which I did give to all who returned the postal.

It is advisable to have the blank for reply all arranged for return, including postage, the chances are much better for its return than if the recipient were expected to fill out an envelope and pay postage.

I have tried this plan twice and have received an average of 50 per cent. in replies from a mailing list made up from rural routes, and in both cases got enough new business from the cards to pay all expenses and then had expirations running from a few months to five years. The last time I sent out these letters, December, I received 89 expiration dates, 17 direct promises and 5 new risks within a week.

If this suggestion merits attention, I shall be very glad, simply because it has been original with me and that it may be mentioned in your valuable paper.

The Letter

Mr. John Jones,

Enterprise, R. F. D. No. 1.

Dear Sir:

Newspaper advertising usually brings results, it has accomplished much for me in the insurance business, but I feel that you will read this letter a little more carefully than any ad. in a newspaper or circular.

The increase in business in this agency has been truly gratifying and I am stimulated with a desire to make this agency one of the largest and best in the county. The companies represented are as strong and liberal as any in the world—a mention of the word “Aetna of Hartford” is sufficient to emphasize this point.

You are interested in buying your insurance as cheaply as possible and in having it correctly written and well taken care of—and I attribute the success of this agency to working along these lines.

I am going to ask you to fill out the enclosed postal, stating amount of insurance now carried, either on buildings or personal property and date it expires, feeling sure that it may result in business relations, and I assure you that the favor will be greatly appreciated. DO IT NOW before you lay this letter away. I will remember your favor along about Christmas time and mail you a handsome art calendar.

Yours very truly,

(Personal Signature.)

The postal was one of the government issue and had my address printed on the front.

The Back of the Postal

Dear Sir:

The insurance on my property for \$. expires
 I have other insurance that expires
 I am in the market for insurance on
 Yours very truly,

.

When Things Come Your Way

The Bizzee Germ.—Look out for a seemingly very agreeable sensation that will be apt to fill you with thoughts of cold cash, with conceited notions of your own success and with disregard for the rights of others. The germ is in the air and is known to grow rapidly with each bright day of fall activities; often the deleterious effect is not noticed by the person attacked until along in the winter, when things slow down for a breathing spell, and there comes a season of petty disappointments that shatter the one-man dream, that make you feel smaller than the littlest man you turned down so abruptly, that rub off the veneer and give you time to realize that the really successful men of all ages have taken a good deal of time for the consideration of problems, and, that while they have made the most of the moments, they have avoided the life of the buzz-saw.

Cumulative Results

Distinctive Advertising.—An increasing number of agents write us to reproduce on the Household Inventories, Labels, Customers' Expiration Books and other things the same matter previously imprinted for them on something else. This produces, in a degree, at least, a general style of advertising for the agency. We believe that most agencies—why not all?—could adopt distinctive advertising to advantage. Some of the national advertisers have been doing this to a big advantage. One says "Cream of Wheat" as soon as the white-capped, white-jacketed, white-aproned, white-toothed colored waiter appears with his white bowl, and the "Royal" can spells Royal Baking Powder wherever one sees it—these are illustrations that illustrate, but the same effect, though perhaps not to so marked a degree, has been accomplished in type by the forceful use of plain black and white—"99 44-100 per cent. pure" stands for Ivory Soap, "57 varieties" is the same thing as Heinz—and there is only one soap powder in mind when you "Let the Gold Dust Twins do your work."

A Photographic Reproduction of a Letter that Induced Personal Responses

An Exact Size Copy of the Letter will be Found in
the Envelope Attached to the Back
Cover of this Book

BY A MEMBER OF THE STAFF

Analyze the letter.

You will find

First—A distinctive letter-head;

Second—An entire absence of all ordinary ear marks;

Third—Frankness, friendliness and absence of formality;

Fourth—Brevity;

And if you could see the result sheet as did our staff representative, you would find that 30 per cent. of the selected list of 500 to which this letter was sent last June responded either in person or by mail.

Mr. C. M. Gault, Pittsburg, Pa., the agent who wrote the letter, is a firm believer in constant publicity. He says: "I am convinced of the necessity of keeping everlastingly at it—advertising being the greatest business getter of the present day."

Mr. Gault is unique in his forms of advertising, but uses the best methods he can obtain.

A Convincing Folder

Talbert & McNaughton, of Fort Worth, Tex., have just issued a four-page folder that can be used as an envelope inclosure and for house-to-house distribution in the vicinity of every local fire.

A medium-weight India tint stock is used, and on the first page, in bold letters, appear the words:

**Are
You
Prepared?**

On the second page, under the caption "Are You Prepared for a Fire?" is repeated the matter which was suggested on the "Front Office" page of October 21, 1909.

On the third page of the folder is a list of the Companies represented, followed by a list of policyholders who have recently had losses adjusted through the agency. The page is wound up with the words—"To get back to the beginning, 'Are you prepared for a Fire?'"

The fourth page is plain except for the distinctive card which this agency uses as its trade-mark.

A Modern Transfer System

An Article On a Hitherto Annoying Subject

BY A MEMBER OF THE STAFF

Ding-Dong—Transfer

Only twenty-one days, and three of them rest ones, between now and 1910, makes it high time to think of old Mr. Bugaboo, who has in years past been looking at your clean cuffs and suggesting transferring the papers. Incidentally he has suggested worry, confusion, bother and inability after transferring to find the paper you want.

Old Ways

Some offices get away from the transfer trouble by filing in the same file until its tongue sticks out, then taking out a handful from the back and destroying them. Such a plan is a great success as long as you don't want to find anything—like an empty pocketbook, so easy to carry—but when you really want a paper, then its different—like a company without a reserve. Other offices keep a very accurate record in the back of the file of just when and where you will find the transferred papers. You find that this file was transferred to such and such a box, and then you dig. In the made shelf over in the dark corner in the next room. Pull down three boxes off the top of the right one and almost get it down, when the sides give way.

The New Way

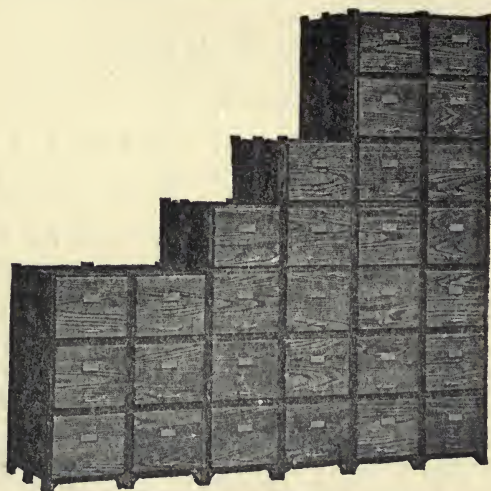
Here is the O. B. Joyful way: Provide filing equipment sufficient for six months or a year, and at the end of each period simply lift the entire contents, guides and all, out of each drawer

into a transfer case of the same size; label the front of the case the same as the file, add the period covered, as, July to December, 1909, and stack the cases up.

All over.

The next time the office boy will do it.

Transfer Files



A growing stack

How the Scheme Works

Now, in 1911 you want a letter from the Smith Manufacturing Company, received in the fall of 1909. What do you do? Go to the transfer case for the period, pull out (mind you, pull out) the drawer and take out the letter you want.

These new transfer cases are built on the sectional plan, stack up just like cabinets, and operate on roller bearings. Each transfer drawer is in its own shell.

Low Cost

The cases are of all-wood construction, but made of cheaper lumber than the regular filing cabinets, and the finish is just a stain—but they do the trick, relieve the worry, produce the letters, and do not require unsightly shelving.

On account of the saving in the cost of making, the cases are sold at a very low price. So here at least is a within-reach way to make a year of better work—and hence more profit—and with less wear on the organization of the office and the mortals in it.



The above illustration is a "life-size" reproduction of a sticker prepared for general use.

In the original the face and the "Thanks" are printed in black on yellow enameled paper. The back is gum-coated ready for sticking.

It may be applied (speaking of the label, not the sticium) in many ways that are now suggesting themselves to you.

Writing Additional Insurance

A Little Query That May Set Your Mind to Revolving a Question of Importance to You

Wouldn't it be a great boon to wake up some morning and find that the commercial value of every piece of property in your section of the country had doubled? The additional policies would double your business. How about Tornado Insurance? Are you filling your coffers with premiums on this class of business?

Tornadoes appear at all seasons of the year and almost anywhere. Crawford County, Pennsylvania, has been singularly free from big windstorms, but the one that passed over it recently destroyed more than a third of a million dollars' worth of property and injured many persons. No agency can cover all its fire risks with Tornado policies—but are you getting your share?

A Tornado Binder

Below is a form suggested by a local agent for the return portion of an advertising card. It is an application, and if the agent desires he can by a promise in the advertising matter make it a binder.

The Form

Kindly write a Tornado policy for years as per rates quoted, for which I agree to call within 15 days.

\$..... on Dwelling.

\$..... on Furniture, etc.

\$..... on Stable.

\$..... on Horses and \$..... other contents.

Name.....

Address.....

Seasonable Advertising on a Scientific Basis

Using the Windstorm of Today to Advertise
Protection Against the Tornado
of Tomorrow

BY A MEMBER OF THE STAFF

On the following pages there is a reproduction of the latest idea in Tornado Insurance advertising.

It is a "Double Post-Card," printed in two colors.

On the address side of the card is a half-tone showing what was left after the tornado, which is seen approaching, passed by. Then there is a blank space for addressing the card.

On the back of the reply card is printed the name and address of the local agency using the scheme.

The local agent who writes tornado insurance and utilizes the Double Post-Card virtually does this:

Employs a messenger at the very low cost of one cent a call to go out and bring to the attention of his list of prospects the fact that the tornado season is here.

The messenger tarries and suggests at just the right moment—just when the prospect is in a receptive frame of mind—that if he will attach a penny stamp to the reply card he will find out just how little it would cost to feel at ease every time a windstorm comes up.

To get the most out of tornado advertising, the literature should be on hand, addressed and ready to put in the mails on receipt of the first news of a big tornado—to take advantage of psychological conditions.

The Reply

Please send literature on Tornado policies
and cost to protect a building worth
\$_____, and contents worth

\$_____.

DELAYS ARE DANGEROUS

*The back of this side bears the printed address of the agency,
making a post card ready for mailing.*

RATES { 1 Year \$0.25 per hundred
 { 3 Years .50 per hundred
 { 5 Years .75 per hundred



Remember

Cyclones drop around—they don't make appointments.

Our policies protect against any windstorm that does damage

You can "put out" some fires, but who ever put out a Tornado?

You can run for a safe place, but you can't take the house with you. We provide the funds for a fresh start. The cost is small—the protection great.

Better be prepared—you will feel easier every time a dark cloud comes up.

It only costs one cent to give you full protection at once, by sending attached card to

(The Agency Name, Address and Special Advertising)

The Story

Printed in two colors, the effect is strong.

The Outgoing Front

A
One cent
stamp
will carry
both
cards

A
Tornado
Policy
indemnifies
you
from
any
Windstorm
loss.



"It blew a bit."

Pointed Arguments

How One Department Helps Another Until the Transaction Becomes an Endless Chain

Making the Grooves Fit

BY A MEMBER OF THE STAFF

It is said of a certain successful insurance agent that he has his business at his fingers' ends and always shakes hands with all his fingers.

And his friends don't mean that he attempts to carry all the details or that he intrudes business out of place.

As to the details, he could not begin to carry them all himself, and because he hasn't tried to do so, but has taken advantage of every good plan for making the details take care of themselves, he has a free mind for the big things.

What his associates mean, when they say that he has the business at his fingers' ends, is illustrated by the following little story of daily life:

The agent himself was not in the office when the transaction took place, and that further emphasizes his ability, for his office force is just as efficient when he is out as when at his desk.

The office does a general insurance and real estate business. The real estate man had consummated a sale, involving a trade, and both parties were in the office to sign the papers.

The commission was a good one and offered an excuse for the R. E. man to pat himself on the back, tell a funny story and escort the customers to the door with a hearty handshake.

That is what happens over and over again in many offices.

This is what happened in his office:

In the trade, "A," who was moving from an adjoining town, secured a house and stable, and "B" seven vacant lots.

And that afternoon the different departments of the office secured:

The commission on the real estate deal;

A fire policy on the house;

A fire policy on the barn;

A promise to make an inventory of the household effects and to place the insurance (binder issued for \$1,000—increased after making inventory—to \$2,200);

A burglary policy on the household effects and automobile;

An automobile policy;

A policy insuring against wind.

And later as the result of a follow-up:

Policies on seven cottages as erected;

Contractor's indemnifying policy;

Tornado policy on seven cottages;

Rental of seven cottages.

Pretty good—but hark to what followed:

As the man in charge of the rents leased the cottages he explained the value of the inventory schedule presented by the agency, and suggested that one of the inventories be made out as soon as the renter moved in. This talk was followed up by the insurance man for additional policies when the inventories showed underinsurance.

To be sure, they were cottages, and the policies on the household risks averaged under a thousand dollars, but the five risks secured aggregated four thousand dollars and are more profitable than a single risk of the same amount would have been.

Why?

Here is the answer:

One of the cottagers holding a policy on his household ef-

fects for but \$600 has taken out a five-thousand-dollar accident policy;

Another has given the agent the insurance on his grocery and stock;

A third placed his sixteen trucking horses under live stock policies issued by the agency;

And another—a contractor—insures all his “buildings in construction” against both fire and wind with this agency, which, in many cases, is enabled to write the permanent policies on the buildings and frequently on the contents.

And some folks wonder why the agency grows!

Fundamental Principles

These suggestions are from a business woman, and whether her office shall be remembered long years after she is out of the insurance business depends on whether the principles put on paper are put into practice.

Boiled down to the marrow this is what she says:

“I find that to be very courteous and friendly to everybody gains friends—and in the end you get their business.

Keep your work up—and it will not fall back on you.

Have a place for each and every paper, keep it in its place—and you will have no trouble in finding what you want.

Attend strictly to business, deserve and gain the confidence of the people, treat the expirations as customers’ trusts—and you have a standing advertisement that brings results.

Strength may be added to the line of suggestions by the statement that this woman has the supplies for a company that would be received with open arms by any agency in America.

A Blotter that is Distinctive

One that Appeals to a Man Because it Has a Story to
Tell Him on a Vital Subject

The man who can advertise specifically through general terms backs his rifle fire with an artillery reserve.

This is what Mr. Whitehill did when he distributed the blotter which is reproduced on the opposite page.

His statements are all founded on facts and point the way to a general reduction in rates. To heed them would benefit the whole community, and the fact that no attempt is made to apply them to his agency alone puts the argument in a strong light.

And that light reflects credit upon the agency in a specific way.

It focuses the general attention on the advertiser.

The blotter leaves a strong and pleasant impression, sealed, as it were, with the name of the agency.

We suggest that such a blotter as shown be followed up inside of thirty days with a blotter setting out as simply and as forcefully as possible the strength of the companies represented in the agency.

HOW TO REDUCE INSURANCE RATES

The conditions are in the hands of the policyholder. The insurance man reads the conditions and applies them in formulating the rate, but the policyholder makes them. Therefore, anything which tends to reduce the fire waste and the cost of transacting the business will tend to reduce the rate. Because property is covered by insurance, people fail to appreciate the character of the loss. Whatever is destroyed by fire is subtracted from the resources of our country, and the indemnity comes from the pockets of the policyholders, who contribute their premiums to the companies. In the end the losses must be borne by the people generally, although met temporarily by those who purchase indemnity. A check upon the waste through fire is equal to an addition to our national wealth.

Encourage the revision of your building laws on the model supplied by the National Board of Fire Underwriters. Discourage the unwholesome moral sentiment which tolerates the careless or criminal fire breeder or the fraudulent claimant. Discourage the equipment of automatic fire alarms and similar protective devices.

Select your agent and companies as you would your banker, lawyer or doctor, since your financial existence may depend on this, and the best costs no more than the poorest. Having selected good agents and insisted on sound companies, then give them your confidence. Along these lines security will be found and the insurance cost will eventually be reduced.

C. C. WHITEHILL, INSURANCE, SILVER CITY, N. M.

The blotter is here reduced in size—in the original it measured 9½ x 4 inches

Advertising By the Light of the Fire

The Best Ad. I Ever Used

BY JOHN M. KINKEL

For a number of years I have had a standing arrangement with the Hutchinson (Kansas) Daily News to run after each account of a fire the following two lines, to-wit:

Are you insured? If not,

Better see John M. Kinkel, Agent.

I have used this ad. for a long time, and it does not seem to lose its drawing power.

The insurance business being one almost entirely of "personal solicitation," the usual stereotyped ad. does not bring results as it might in other lines of business. My experience with this form of advertising is that it is catchy and attractive and fixes permanently in the mind of the reader the name of the "agent," which, after all, is the result desired.

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in good

A Saturday Night Fire:

Fire at the residence of J. J. Briggs, at 507 North Main street, Saturday night about 8 o'clock, did damage to the extent of \$100. While the firemen were busy battling with the red peril Mrs. Briggs was in the front yard, begging, beseeching, commanding and entreating an unhearing rabble to keep off the lawn.

"I want you to say in The News for me," said Mrs. Briggs this morning, "that there ought to be an ordinance against people stampeding over lawns. The crowd does a great deal more harm walking over lawns than the damage generally amounts to at a fire. I think I will petition the mayor to have such an ordinance passed."

The fire started in a shed in which ice cream cones are manufactured. One of the women roomers at the Briggs residence, who was down town, hearing the fire wagons on their journey to the fire, and finding that it was where she roomed, started to run for the house. She had gone but a few feet when she fainted. She was taken to the house and given medical attention.

Are you insured against fire? If not, better see John M. Kinkel, agent.

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TOWN
TICKET
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and W

Henry
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*This etching—a reproduction—shows the
“ad in operation”*

Waste or Worse

Unprofitable Advertising Matter.—There is sometimes just a little something that prevents a well-worked-out advertising scheme from bringing in the looked-for returns: the absence of the personal element—presentation a week too soon or a day too late—perhaps something unlooked for—but it is not of such that we have in mind.

It's the good advertising, the proven kind—not brilliant, perhaps, but pulling, which, however, does not pull—that we would put in the limelight.

It's the well-worded, argumentative, clear, concise, right-to-the-point, business-producing literature or souvenir that the companies have sent you or that you have paid your own hard cash for—AND THAT IS ON THE SHELVES—that we are championing.

Get it out.

Put it out.

It can't move of its own accord.

Remember that enough dynamite to split the earth in twain would be ineffective on the shelves.

A Link in an Original Advertising Campaign

Education and Publicity Combined in Such a Way
As to Turn a \$10.00 Award Into a
Volume of Business

BY M. J. M.

The following copy of my letter to the editor of the local newspaper fully explains my essay scheme, which is entirely original. I have found that it gives "cards and spades" to any other form of advertising I have ever tried.

The Letter to the Editor

Dear Sir:—I wish to offer the pupils of our public schools a substantial prize and encourage them to seek information relating to a matter which will be of much use to them in after life.

With this end in view, I offer TEN DOLLARS IN GOLD to the pupil who produces the best essay on fire insurance; pupils are at liberty to get outside help from any source; essays must be numbered, and not signed, in order that the judges may not know whose essay they are passing upon.

The essays will be judged by the editor of one of the principal insurance journals of the country, and the winning essay will be published.

Essays must be finished and mailed to me by November 1st.

Any pupil wishing to enter this contest must call at —

—— BROTHERS' BANK and enter his or her name with Mr. W—— I. L——, Cashier, who will assign to each applicant a number, which number the contestant must use, instead of his or her signature, in order that the writer of the essay may not be known until the essay shall have been judged.

The fundamental principles of fire insurance should be instilled into the minds of property owners, and I consider this a logical way of doing so and of arousing the interest of the school children in the subject.

Any essay bearing the name of the writer will be thrown out.

About eight years ago I offered a prize for such an essay, which was won by Langley Heinz. The essay was published in some of the leading insurance journals and very favorably commented on.

I purpose offering a prize, later on, for a debate on "The Relative Importance of Fire Insurance and Banking."

Respectfully (THE AGENT).

Work wins; worry weakens.

Worry weakens; fear fells.

There are no home runs on bunted balls.

Work today so that tomorrow you shall be thankful for yesterday.

The single North Star of Purpose has more home runs to its credit than all the stars in the whole Milky Way of Reflected Life.

Turning a Dog's Prank Into a Magnet for Premiums

An Exact Size Reproduction of the Half-Tone and
Double Card Will be Found in the Envelope
Attached to the Back of this Book

BY A MEMBER OF THE STAFF

The idea worked out in this double post-card suggested itself to Mr. E. A. Stroud, Braddock, Pa., one morning recently when his dogship, in an exuberance of kindly feeling for his master, jumped on a number of policies which lay on the desk awaiting signature.

Mr. Stroud stated to a staff representative of Rough Notes that this method of securing expirations seemed to strike a responsive chord, and that the expense of sending out 5,000 cards was repaid many times over within ninety days. "I made a \$50 premium from one of these cards to-day," said Mr. Stroud.

The back of the "return card" bore the printed address of the Stroud agency.

The back of the other half contained a well worded advertisement of the strength of the companies represented and the scope of insurance the office writes.

Advertising that Stands Out

Marking the Policy.—A rubber stamp on a policy is a good deal like a love letter on a business letter-head. Of course, they both go—sometimes, and then again there are lots of bachelors. And all agents don't hear "yes" when the policy expires. "Forgotten"—no, not that, but somehow the assured seems to know more intimately the agent who wrote the other policy that expires at the same time.

Is it the agent who is better known, or the label on the policy?

Policy Labels



*Reproduced from a high grade of labels
made with oil colors*

Drifting or Sailing

High Price Waste.—Fifteen minutes yawning, five minutes at slow speed in dressing, ten minutes on unimportant newspaper details, an extra quarter hour at noon—total forty-five minutes lost—even if you break the speed limit during the time you think you work, to say nothing of the time spent without direction during the evening hours of relaxation. Three hundred and thirteen times 45 equals 14,085 minutes, 234 hours, \$468.00 at the rate established by one man working under the direction of our Promotion Department—but at one-third the rate the minutes would mean over \$150.00 a year, while on the other hand twice as many minutes saved at the first rate would mean nearly a thousand dollars a year extra. It's the difference between drifting and sailing; it's the difference between making a living and living; it's the difference between working and worrying.

The fire loss in the United States is a shame and disgrace and is arousing the thinking men of the commercial world, but the fire loss looks small when compared with the time loss—sixteen million adult persons (one to every five of population) losing an hour and a half a day and working on an average valuation of two dollars a day totals a daily loss of six million dollars. Can you afford your share of the loss? Can the ones whom you assume to care for stand it? Which reminds us of the story of the newly married colored woman who answered the question whether her husband was a good provider, by replying: "Yes, indeed he is; las' week he got me foah washin's and dis week five." We assume the gentleman also had some spare time.

An Inexpensive Sticker That Calls Attention to Vital Facts

How An Agent May Do the Policyholder and Himself a Good Turn at the Same Time

The local underwriter stands in an almost privileged position with the average customer.

Not to protect the customer by every means possible is to fall short of doing his entire duty.

For this reason we welcome the opportunity to present an exact reproduction of the little sticker which Edward C. Wehl, of Utica, N. Y., is affixing to the front of all policies he writes.

But it would not do for the Fly-by-Night agent to put such a sticker on his policies, as the first paragraph would rather detract from than add to their value.

How many policyholders know that the policy for which they have paid and on which they rely may, through acts of their own, be absolutely worthless to them?

That a policyholder may be straightforward and perfectly honest, and yet render his policy valueless, makes it imperative that he know at least the ordinary things that will avoid it.

And the agent is the man to tell him of the dangers.

The Sticker

IMPORTANT!

This Company has the distinction of paying its losses promptly and giving a square deal in every case in which it becomes interested. Were I not thoroughly convinced of its honorable intention toward the insured after a fire, you would be unable to obtain the policy from me at any price.

Please read and comply strictly with all the conditions of the policy, notifying this office promptly of any change in location, increase in hazard, or loss.

Reading the Agency Advertisement While the Fire Whistle Blows

A Small Town Suggestion

BY JOHN BRIGHT

I regret very much that the thing that has shown the largest return to me can not be more generally used, but, as you can see at a glance, it will only be applicable to small towns, yet the idea may act as a suggestion for something along similar lines.

Wildwood is located on an island called Five Mile Beach, and comprises Angelsea, Wildwood, Holly Beach and Wildwood Crest, all thriving seaside resorts which have the finest bathing beach in the whole world.

As our fire alarm is sounded on a powerful steam whistle, and the location of the fire indicated by the blasts, every one is very anxious to have one of the signal cards I have issued as an agency advertisement, and is reading it while the alarm is being sounded—a time when one is sure to think of insurance.

I want to ask when one could find a better time to have his name presented as an insurance agent?

The Card that Speaks for the Agency

Fire Alarm Box Numbers

HOLLY BEACH

Box 14. Leaming and Pacific

JOHN BRIGHT

15. Rio Grande and Arctic

Fire Insurance

16. Taylor and Pacific

Bargains in Real Estate

(12 other numbers
and locations.)

This card, measuring $10\frac{1}{2} \times 14$ inches, is printed on substantial stock with red border and slightly tapering top, punched for hanging. The information is in bold black and the interlined advertising in red.

An Appreciated Courtesy

Souvenirs That Are Kept for Their Intrinsic Value

There are always two ways of doing a thing—and usually a “neither” way.

No successful agent would ever think of offending a customer, but how many agents rise above the “neither” way?

How many, after securing a customer, show the out-of-the-ordinary interest that acts as a magnet for future premiums?

How many catch the spirit of shoulder-to-shoulder work and take a co-operative interest—a real interest in the customers' interests?

The agent who does, discovers that the customer, while he may smoke the agent's cigars and forget them—if not too bad—can not forget, and would not if he could, the attractively covered record of the customer's insurance written up and quietly presented with the compliments of the agency.

The appreciation grows each time there is occasion to refer to the details of a policy.

The customers' expiration record keeps books for the assured, tells him just the amount of insurance he is carrying under each classification, shows him the date of each expiration, the amount of each policy, together with the rate and the premium.

It not only answers his questions, but, whenever the record is consulted, sees to it that the agency is remembered for proper thanks—not the perfunctory brand, but the sort that only wait for an opportunity to repay on a business basis.

Customers' Expiration Books



There are attractively bound, flat opening books that provide for the data desired.

"The customer's appreciation grows each time there is occasion to refer to the details of a policy."



The form here pictured is a very convenient size for filing with the policies.



PLAN YOUR WORK THEN WORK YOUR PLAN

Assuming that a person follows the cardinal rules such as honesty of purpose and action, and has a fair degree of health and horse sense, there is no better rule for success, be it of things spiritual, social or commercial, than the injunction above. This quotation we have printed on 6x9 crimson red wall cards, in black type, with a green line border. Copies of the card, punched for hanging, will be sent on request to all Front Office members desiring a copy.

A Business Card that is Kept on Account of Its Clean Humor

From the land of the oleander and the alligator we are getting many evidences of insurance activity.

The latest to reach us is the advertising card of B. F. Inman, of Milton, Fla.

On the back of his business card appears the following, which strikes us (we are speaking impersonally) as a catchy form of good advertising.

The Kiss

A kiss is a peculiar proposition. Of no use to one, yet absolute bliss to two. The small boy gets it for nothing, the young man has to steal it and the old man has to buy it. The baby's right, the lover's privilege, the hypocrite's mask. To a young girl, faith; to a married woman, hope; and to an old maid, charity.

No matter what the case may be, you will always be on the safe side if you place your insurance with B. F. Inman, the man with plenty of time to give your business proper attention.

Mr. Inman uses a series of envelope inclosures.

Assisting the Prospect to Remember the Agency at the Right Time

A Plan to Help Keep Promises

BY A MEMBER OF THE STAFF

The surest way of doing the greatest amount of work in the least possible time, and always on time, is to handle every transaction but once and that once when it first comes up.

Such procedure is possible a great many more times than one would believe who is not accustomed so to dispose of matters.

It is the plan of the men who are known the country over for getting things done.

But, of course, it is not always possible to dispose of every matter that comes up then and there; sometimes action is dependent upon some future event. Where this is so the papers in the transaction should be filed ahead in a follow-up system or a concrete memorandum made and put in a follow-up tickler.

This leads up to the point of this article:

It very frequently happens that a man intends to take up the subject of insurance at a certain time and may even promise to do so, but when the time comes his mind is so crowded with the affairs of the day that the deferred matter is lost sight of and action is thus delayed, probably to the detriment of both parties concerned.

On the opposite page will be found a memory tickler card of the right size for filing in a 3x5 card index follow-up system.

Insert at the top of the card the date you are going to write us, and in the body of the card make a memorandum of the things you intend to order.

Our Supply Department would be glad to have you take this suggestion to heart, but the purpose of the illustration is to suggest to you how you might incorporate just such a card in your advertising, accompanying it with a story something like the one you are reading—fully explaining the use of the card and asking that the man to whom you are sending it file it in his memory tickler file so that he will not overlook letting you hear from him when the proper time arrives.

Whether the recipient uses the blank or not the form of advertising will be so out-of-the-ordinary that it will impress itself upon him and thus make a good advertisement for your agency.

The man who is always missing the train and walking to the next station works harder but accomplishes less than the man who rides.

The firsts count highest in almost everything except time—when the seconds are the supreme things of the minute.

On _____ write

THE ROUGH NOTES COMPANY
INDIANAPOLIS, INDIANA

regarding

_____ Expiration Systems	_____ Tips (Souvenir for Assured)
_____ Household Inventories	_____ Customer's Record of Insurance
_____ Loose-Leaf Systems	_____ Insurance Blanks
_____ Card Systems	_____ Insurance Publications
_____ Insurance Cabinets	_____ Policy Labels
_____ Filing Devices	_____ Policy Files
_____ Pocket Expiration Books	_____ Tornado Literature
_____ Office Desks	_____ Insurance Digest
_____	_____
_____	_____

"It's a poor memorandum that once made is not followed up."

Check the things your work needs and file this card ahead for the date when it should have attention.

We suggest that where this blank is incorporated in advertising matter that the outline of the form be lightly perforated to suggest detaching.

An Attractive Insert that Culminates in the Catch Line of the Agency

"Herewith is a copy of an 'insert' which I had printed and have pasted on the inside margin of the first page of the 300 copies of 'Tips on Fire Insurance' which came to hand several days ago."

The above extract from a letter written by H. B. Caldwell, manager of the insurance department of the Arkansas Valley Trust Company of Fort Smith, Ark., has reference to the attractive advertisement which appears on the next page, and which in the original was printed in two colors and the full page length of a copy of "Tips."

"Call on Caldwell" is a catch line that is being used in all the literature put out by these people.

The "Tips on Fire Insurance" to which reference is made above and for which the page advertisement was prepared, is a souvenir booklet of 10 pages. It is the size of a folded policy and filled to overflowing with answers to questions the policyholder should ask or be certain about. Tastily gotten up for presentation by agents to their customers, it serves as a most excellent reminder that the agent's interest does not expire with the writing of the policy.

As the average man does not know nearly as much about an insurance policy as he feels that he does, the book gracefully puts him under obligations by presenting points that cost nothing to learn before the fire and that it is too late to learn after a loss. It is a forceful and lasting advertisement when used in a campaign for new business.

You Have

heard of the excitement in a mining camp when a miner, who has previously worked an unprofitable claim announces that he has

Struck Pay Dirt

Well! That's just what you've struck in this little booklet. If you will turn its pages and carefully scrutinize its contents, as the miner does the dirt and ore turned by his pick and shovel, you will find

Nuggets of Pure Gold

While there is nothing complicated about Fire Insurance Policies, there are few that really understand them, simply because they do not take time to read them.

If You Want More

information as to the terms and conditions of Standard Policies and the forms and clauses usually attached thereto, these "tips" will give you the leading points in a clear and concise manner.

When present policies expire, or additional lines are needed, it will pay you to

Call on Caldwell

How Paper and Ink Help One Agency

The Story of an Office that Systematizes the Details

REAL ESTATE SETTLEMENTS.

There is shown on the opposite page a very complete form of "Settlement" envelope that originated in the Insurance and Real Estate offices of the George S. Davis Co., of McKees Rocks, Pennsylvania.

A detailed explanation is unnecessary as the face of the envelope tells the story.

The arrangement of the matter on the envelope is the same as shown except that there are seventeen lines in the space provided for the "Statement" instead of the four reproduced. The envelope is of the regular "long envelope" size—4½x9½ inches—and of light manila stock.

Two points in particular are gained by the use of such an envelope.

First: There is a record of things to be done, to be checked against, so that nothing is overlooked, and,

Second: All the data and papers are at all times assembled ready for instant reference.

It is schemes such as this—systematic short-cuts—that enable some offices to do more business than others and to perform such satisfactory service that they keep on doing MORE business and still have time to enjoy the bigness of life while others fume, fret and grumble—always overlooking details and searching for misplaced memorandums.

SETTLEMENT

Owner _____

Buyer _____

Attorney¹ _____

Deal Closed _____

Tel. No. _____

New Deed _____

Mortgage _____

Re-Liens _____

Taxes _____

Sewer Receipt _____

Paving Receipt _____

Insurance Policy _____

Who to notify _____

Old Deed Rec. Vol. _____

Page _____

Remarks _____

STATEMENT

DATE

TOTAL

(17 of these lines.)

Once for All Time

Our Sentiments.—Two colored men waxed warm in discussion, and, paying no attention to the collected on-lookers, one clinched the argument with:

“Ah don’t cair what nobody says, Ah knows hits just as farh frum dis yer cornah to dat fust cornah as hit is frum dat cornah back heah.”

And yet there are persons—even under whose eyes this will come—who are going twice over the same ground each day in order to eke out an existence; eke it is, for the man who does not take advantage of measurements once made, of the facts the other fellow has brought to light, of the approved and improved methods of doing things, instead of having time for planning a concentration of his efforts on the important points of the work—plods on. Would it not be worth while to spend an ever-increasing amount of time—early or late—some time each day, in getting at the essential points of one situation, of taking advantage of what others have done?

It pays to command the work rather than to be commanded by it.

A Loose-Leaf System For Keeping the Field Records

The Most Up-to-Date in Office Systems
Applied to the Field

The field men who are now using the Loose-Leaf System for keeping a record of agency conditions are hereby notified that we have added an Inspection Record Sheet to the system.

This form was designed by Charles A. Wehmeyer, State Agent of the Montgomery & Funkhouser General Agency, and provides space on each sheet for the tabulation of the essential data regarding 28 risks.

Field men who have not been using the Loose-Leaf form of record book would find it a great boon. A single Agency Record sheet provides on one side for a complete summary by months for four consecutive years, a general resume of six additional years, a classification of risks, and a memorandum of dates of visits, while on the other side space is provided for data concerning the "Members of Firm; Agency Established; Appointed; Discontinued; Bond; Sureties; Fire Protection as regards—Apparatus, Steamers, Hose, Men, Source of Water Supply, Domestic and Fire Pressure, and Hydrants; Other Companies Represented"—and liberal space for Memoranda.

The sheets fit into a compact flexible leather binder. They are filed alphabetically by towns and classified by states. No index is necessary, as the whole is self-indexing, making it possible to open the book direct at the page desired.

Field Men covering more than one state desire a leaf of a different color for each state, so that the Agency Record sheets

The Story of a Policy that Did Not Expire

An Indianapolis agent tells a good story on how he renewed a policy which, with normal treatment, would have been lost.

He was notified some two or three months before the expiration that the policy would be given to a friend and that the agent need not renew. Nevertheless, knowing the dilatory habits of the policyholder, he said nothing, but wrote up a renewing policy, and with it in his pocket sauntered into the policyholder's place of business five minutes before twelve; got his attention and engaged him in conversation until the hands of the clock pointed to two minutes to noon. Then the agent remarked that he had come down for the purpose of renewing the policy, and was again told that it would be given to another when the time expired. The agent informed the policyholder that that would be in 60 seconds and produced the new policy, which he laid on the desk before the man, who realized that it would be better to be "safe than sorry," which he remarked as he wrote out his check for the premium.

Moral: If the renewal is promised you, get more than a promise; get the business by delivering your policy before the other one expires.

How to Keep The Field Conditions Under Your Thumb

An Adaptation of a Mercantile Plan that Will Appeal to
Regular Field Men and Local Agents
Doing Special Work

The civil engineer idea applied to business produces results. Charting the conditions is always the first step.

No one knows more thoroughly than does the man in the field the difficulty in keeping in the mind's eye a true picture of every condition in such a way as to be able to work the most effectively.

On this page we present an adaptation of the map and tack system, which has been in use by territorial managers for a sufficient length of time to make positive its value.

In a simple, complete and practical manner this system will present at all times a birdseye view of the entire territory, with all the details vital to success.

An outfit for a single State consists of a dust-proof cabinet, containing a light, strong, shallow tray (mounted on which is a map of the State) and special tacks, with heads of different colors. The border lines of the counties are shown in colors on the map and the towns in plain black letters on a white background, while the steam and electric lines are designated both by colors and figures.

In the upper left corner of the miniature map here shown will be seen a "Code" of tack signals. A reading of the code practically explains the entire working of the scheme.

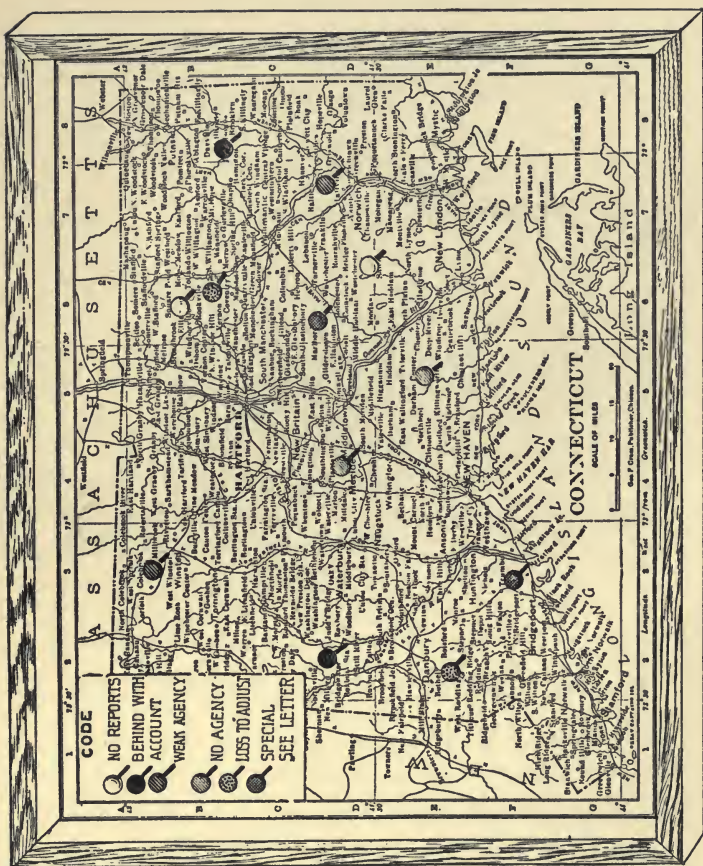
The person controlling the territory sticks a white headed tack in the name of each town from which regular reports are not being received; into the names of the towns where the agencies are behind with accounts, a black-headed tack; into the towns where the agency is weak, a blue tack with cross lines; into the towns where it is desirable to have an agency, but none exists, a light-headed tack with cross lines; into the towns where there are losses to adjust, a spotted tack, and into the towns where there are special conditions, a tack with a plaid head.

When a map has thus been stuck it is possible to lay out a route which will accomplish the most good in the shortest time. A study of the map at intervals of a week or two will prevent overlooking any serious condition.

To finish almost, is often to fail most pitiably—pitiably because of the wasted effort that would have done things if supported to the end.

Aviation will not help the solicitor who is already flying past his Prospects and over his opportunities.

The Field Chart



The sticking of the map in the first place is an easy operation—except that the chances are you will find out for many a day that additional tacks should have been stuck, emphasizing the need long ago of such a system.

When once ready for operation, it becomes a permanent chart which may be changed instantly and kept up to date on all conditions.

Quoted

"Plan your work then work your plan."

"Genius is perspiration—not inspiration."—Thomas A. Edison.

"People need to be reminded more than to be taught."

"The sluggard turneth upon his bed like a door upon its hinges."

"Constant dripping wears away the stone"—irregardless of the cause.

"There is a good deal of difference between being smart and being wise."

"The world generally gives its admiration not to the man who does what nobody else attempts to do, but to the man who does best what multitudes do well."—Macaulay.

A Business Sermon

“Six Days Shalt Thou Labor—”

Rest!

But when?

After six days of labor.

The Ten Commandments from beginning to end lay down the law for man's success.

We live in the twentieth century of sidestepping and man is still a baby in understanding.

Put in six days in doing with a will the things to be done and let the seventh bring healthy rest for body and soul.

If six days out of seven don't produce the results, rest assured that seven out of seven will not do it.

Do you earn your seventh day?

If not, would it not be wise to find out what is wrong?

Say to a man: Saw that rick of wood by Saturday night and you shall rest on Sunday. He works all week with a dry saw and on Sunday evening is a cord behind.

Lost his rest and starts the new week with a load.

A strip of bacon would have greased the saw, completed the work, brought a day of blessings and opened a new week at the scratch.

What do you think of his excuse that he couldn't afford the bacon?

Poor logic—but the chances are you are using the same excuse.

Haven't time for this and that that ought to be done.

Why?

Because of the lack of a device—a tool—or because something else is consuming too much time—is lapping over.

Last week one of our general department desks got con-

gested, things piled high, little details received attention ahead of weighty matters—other little details did not get attention and big things got tangled.

What happened?

The details of the wreck are unimportant, the clearing of the congestion is all-important:

We spread the responsibility and added working tools.

Here is a sample of one move: It is important that we should know what the magazines say about our publications and all reviews of our books as received are sent to the desk in question. Formerly they were read, clipped and filed by the department manager. Now—as the result of the dictation of instructions to a competent assistant—the clipping, the pasting on a form sheet, the indexing and filing will be done automatically, promptly and with exactly the same results.

And the time required to give the instructions equaled just the time required to handle a single clipping.

Are you loading yourself with work that some one else might do, could do, should do—or doing the work under conditions that could be improved?

Big Little Factors

Mighty Midgets.—Little things do count. In feeding a press printers at times have difficulty in getting the second color to register—to print in the exact spot—even on sheets as small as letterheads. Why? Because of the fact that the little sheet has expanded or shrunk in proportion to the difference in moisture between the stock and press-rooms.

A little atmospheric change is all, but that unseen change outwits the heavy presses. Look yourself in the inner eye and drive home the sermon—it fits you and it fits your business somewhere.

Why Some Agencies Have the Doughnut—Others the Hole

When a Dollar Spent Beats One Added to
the Bank Balance

ON THE RAGGED EDGE

How many of us just hang on! Daily we catch the car of life by the rear handle and breathless drag ourselves upon the platform, lucky if we get inside and luckier still if there is left a strap to hang on.

And then there is the chap that has more miles of railroads than we have pennies; more banks than we have suits.

What's wrong? Who's wrong?

Each one has 24 hours of the same duration! One gets up in the morning with a vision and a plan. The other gets up a few minutes late to breakfast.

One works on a systematic basis—though the plan may be so big that a day's share in it shows no ear-marks of system. The other is willing to do, but waits.

TIME IS THE GREAT FACTOR

One selects the things, incidents, circumstances to fit his conditions and the bank takes pleasure in discounting his paper. The other is driven by circumstances; he fusses along and keeps a bank balance that requires only a little cross line to make it look like an ox yoke.

One realizes that under normal conditions the first asset in life is time; that every minute has a certain value. The other THINKS he will catch up tomorrow.

TWO CLASSES OF AGENTS

Getting down to near personalities: There are two classes of Local Fire Insurance Agents. One class runs the business on a schedule and the business is made to live up to the schedule. The other drifts.

One realizes that time lost in handling any part of the office details is exactly equivalent to burning up so much money. That an expenditure of a certain sum to equip the office with up-to-date systems and filing devices is an investment just as truly as if the money were put into bonds. Such an agent puts twenty-five, fifty, a hundred or five hundred dollars into the things needed and does it on this sort of a calculation: A \$100.00 expenditure for systems and devices that will last ten years ought to make a saving of \$10.00 a year to cover the depreciation and \$6.00 a year to cover the interest—a fixed charge of \$16.00 a year.

That means thirty cents a week.

THE FIRST RESULT

If the money is spent to replace a labor consuming way of keeping the records it is highly probable that one-half of a book-keeper's time is saved—count only a third on the basis of \$15.00 a week. The saving amounts to \$5.00 a week. The cost is thirty cents. Therefore, the "SURPLUS" above fixed charges on the \$100.00 investment would equal \$244.00 a year.

One hundred dollars paying itself back, paying six per cent. interest and paying a surplus of nearly two hundred and fifty dollars every twelve months!

And yet that is only the beginning.

YET GREATER RESULTS

Improved methods relieve the Agent of worries that consume his energy. They put the details under the control of the office force. This leaves the Agent free to manage, to work, to produce.

Improved methods put time into the office and make it possible for every caller to have the exact attention required.

Up-to-date methods give the office an atmosphere that advertises it among customers and prospective customers. An air that the Companies and Special Agents notice at once. A condition that is a magnet for underwriting resources, for the companies seek such agencies.

MONEY AS A FACTOR

When it comes to summing up the things really worth while for their own sake, money can make no showing, and the fellow that hasn't found this out may well take heed of the size of the eye in the needle—but money as an incident in life is a big factor.

And when one realizes that the first step in securing it is the conservation of time, it behooves him to take time—all the time necessary—to outline a plan of action that will make the most of the minutes.

OPEN THE GOLD MINE

Look to your working tools!

Use office systems and devices that are the best for you!

Study your promotion plans!

Have a definite line of action!

"Plan your work, then work your plan!"

And do not overlook the fact that every good resolution, as a rule, needs much cultivation to make it self-supporting. January first is an ideal time to put new moves into effect—but TODAY is far better for making the changes or getting ready to make them as soon as possible.

"There may be no very close relationship between fate and furniture, yet it is doubtful if any of the world's great problems have been solved by men sitting in easy rocking chairs."—"Speed."

Policy Sections In Units of Wood and Steel

Filing Devices Made Especially for the Purpose
of Preserving Policies and Daily
Report Forms

BY A MEMBER OF THE STAFF

Handling the office details is always an expense—this is the unproductive end of the business—the drag on the profits.

How to cut down this expense without neglecting the details is a vital question.

Count it a constant saving to provide proper equipment—this saves time (money) and lends character to the work.

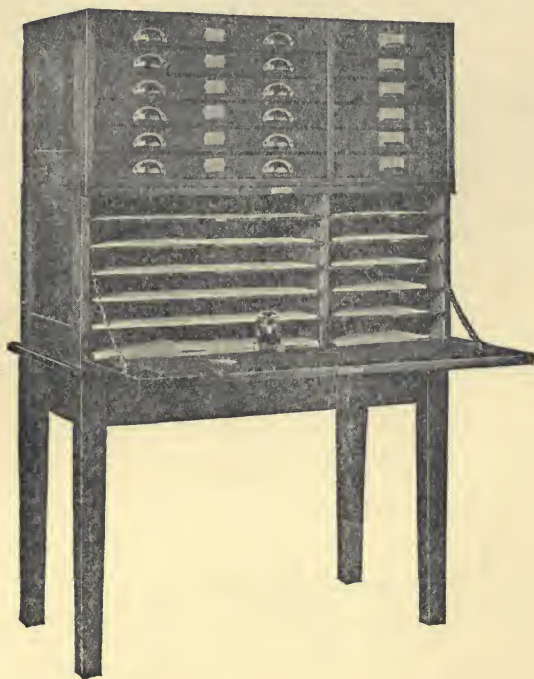
In insurance office equipment more new pieces have been brought out this year than for some time.

Fittings

The Atmosphere.—Why do you take off your hat when you enter into the private office of the bank and keep it on in the blacksmith shop? It's all in the fittings.

Which business does your office most resemble in its appearances?

Sectional Policy Cabinets



*An effective combination made
up of three units*

Business Crowbars

Today is the day.

Work is a wizard.

When luck laughs—weep.

Get right and then be loyal.

Build up to your air castles.

Concentration works wonders.

Twisting hurts; creating helps.

Laugh in the heart and whistle.

“System and Success are twins.”



The
Business Possibilities
in a
Thorough Canvass

First a Broad View of the
Possibilities and then the Steps

Concluding with Some Results
that Others Have Secured

Based on a Systematic Use
of the Household Inventory

The Prospect Card

Occupation _____, _____ _____ Business Address _____																	
INSURANCE ON PERSONAL PROPERTY																	
COMPANY	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">Amt. Fire</td> <td style="width: 50%; text-align: center;">Amt. B. & T.</td> </tr> <tr><td style="height: 30px;"></td><td></td></tr> <tr><td style="height: 30px;"></td><td></td></tr> <tr><td style="height: 30px;"></td><td></td></tr> </table>	Amt. Fire	Amt. B. & T.														
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Amt. Fire	Amt. Misc.																
Expires	Our Rate																
Calls _____ Left Inventory _____																	
Next Call _____																	
Adv. Lit. _____ Letters _____																	
(Prospect Card) — Form 232 Use Back for Entering all Special Information That Might Be of Benefit Later.																	

It has a large place in the plan.

The Household Inventory

Bedroom.					Library.				
No.	Article	Date of Purchase	Cost	Description	No.	Article	Date of Purchase	Cost	Description
	Bedstead,					Books,*			
	Bureau,					Bookcase,			
	Carpets,					Book holders,			
	Chairs,					Brick-a-brac,*			
	Chiffonier,					Carpets,			
	Curtains,					Chairs,			
	Clock,					Clock,			
	Divans,					Curtains,			
	Gaz Fixtures,					Picture,			
	Lighting,					Grate or Stove,			

It's Useless

to pay for more insurance than you could collect if you had a total loss.

It's Not Business

to carry less insurance than you need to protect you adequately.

You Can't

close your eyes and enumerate all the things in any one room in your house.

And Yet

if you should have a fire, the adjuster would require a sworn inventory of the loss.

This Book Solves the Problem

When filled out you KNOW the total present value of your effects—and if you have a loss you are thoroughly prepared for a just settlement.

Better do it today,
There may be no tomorrow!

This book is presented with the agency's compliments and the hope that the next time you have any insurance to place you will remember that this agency not only offers the protection desired but also takes pleasure in being of service to its customers.

"If it's worth having, it's worth insuring!"

HOUSEHOLD INVENTORY



**SECURES FAIR ADJUSTMENT
OF CLAIM IN CASE OF LOSS**



LOUIS E. WALTER

FIRE-TORNADO-ACCIDENT
INSURANCE

515 Commercial Bldg.

ALTON, ILLINOIS

STEP-BY-STEP

FOR STARTING THE

Household Inventory Plan

A V I S I O N

FIRST sit down where it is perfectly quiet, shut your eyes, and for three minutes let the mind be as blank as is possible, gradually directing the thought into the taking of a bird's eye view of your own city. As the mind centers on its task let it revolve slowly up and down the residence sections, pausing in each locality long enough to note the building progress of the past three years. Then with the eyes still closed, let there arise before you a picture of one house in every square, connected with your office by a furniture insurance policy—and think of a current of business personality extending through each policy to its holder and so influencing his insurance thoughts that when the neighbor on either side talks of insurance of any kind your agency will receive generous words of commendation. Think of these household furniture policyholders acquiring more and more of this world's goods,

building houses of their own, placing the insurance on the new dwellings through your agency, getting into business for themselves and taking out policies on buildings and stock. Grasp, if you can, what it would mean to have in your office a memorandum, house-by-house, of the exact insurance conditions over your entire city and a system that would keep you in touch with the insurance movements of practically every person in town. Then come to a realization of the fact that the plan which you are going to put into operation depends not upon dim, distant results for its success, but that while it is putting it within your power to write an ever-increasing volume of business it is at the same time producing immediate results in proportion to the amount of time expended upon the system.

We are very serious in asking that you take this mental view of the situation before starting in on the work for the reason that we believe it pays to "plan your work, then work your plan." Every day will not be a great success; there are dark tunnels on every long road, but it will not be necessary to average many days to discover that you are getting results.

The Start

Select for the start a nearby residence section of the medium class and go forth with an unbreakable resolution to make a call at every house and to have, when the work for the day is finished, a complete record of the results of each and every call; these results to be recorded on the "Prospect Cards" as you go.

Not at Home

If a person is not found at home, and for this reason the name is not secured, write on the right-hand side of the top line of the "Prospect Card" the house address and on the line at the bottom marked "Calls" insert the date and about the date a circle; let the circle always indicate that the person was not seen at that call.

Right Person and Place

If some one is found at home, secure the name of the person who has to do with the insuring, his or her occupation and business address, and if it is not possible to talk insurance at the house, make a memorandum to this effect on the back of the card and put a set of parenthesis around the home address. If insurance is to be talked at home put the parenthesis around the business address.

Talk Business Not Cancellations

If, after an interview, you find that an adequate amount of insurance is being carried on the personal property, talk burglary and theft insurance.

If possible, secure the date of the expiration of the present policy on the furniture, but don't "twist."

While making the call, go farther than household insurance and make inquiry regarding the possession of real estate and as to the amount of insurance carried and the dates of policy expirations.

Today First—Then Tomorrow

Remember always that a bird in the hand is worth a dozen in the bush. Put all your ability and effort into getting a policy without delay if there is a risk unprotected. But if it is impossible on account of existing policies to write a policy then and there, secure the dates on which the present policies expire and make a memorandum on the line marked "Next Call" as to the date when you should next see the person being interviewed. When the day is done file the card as shall be outlined later.

A Psychological Question

Use your discretion as to whether it is wise to leave an inventory on the call you are then making or whether it should be reserved as the reason for calling again at a future time.

Easy Sledding

If there is a policy in force, be sure that the card is marked so that it will be brought to your attention by the file one month before the expiration of the present policy. When the time arrives get the prospect to make out a list of his household effects at present valuations so that he may know the amount of insurance that should be carried. You have presented the inventory, which makes the making of the list a pastime and which prevents trouble in case of a loss, so you will have little difficulty under ordinary conditions in writing the new policy.

On the Spot

Do not make the mistake of waiting until you have made three or four calls before entering the information on the card. Set down all of the essential facts while making the call and then dismiss the matter entirely from your mind. This

plan is built on automatic lines, which is necessary in order properly to handle the details of a big scheme that needs your free mind for grasping the key to each situation as it arises.

The Treasure Box

When the inventory work for the day is over, whether it has consumed half an hour or all day, take the prospect cards and file them into a 3x5 card index file supplied with one set of monthly guides and one set of guides running from 1 to 31. Set the monthly guides one behind the other and the 1 to 31 guides in the front of the file. File in front of the 1 to 31 guides (which represent the days of the month) the cards that are to be seen on the different days of the current month and such cards as represent calls that are to be seen after the present month file in front of the guide card for the month when the prospect is to be seen. On the first of each month take all of the cards that have been filed in front of the monthly guide card and distribute them in front of the daily guides according to the memorandum which you have made on the line marked "Next Call."

On "The" Day

In arranging your work for each day be sure that you take from in front of the guide card for that particular day all of the calls marked to be seen on that day. Let it be the exceptional day that you do not see each one that is booked for a call. This is very important and is one of the stumbling blocks for the man who is inclined to put things off for tomorrow.

Marking Carded Territory

Take a map of your city and with a colored pencil mark over the territory which you have seen during the day on the first and straight house-to-house canvas. This is another thing that should not be put off with the thought that the territory can be carried in mind. We have seen the mind process tried.

Avoid Accumulations

The cards which have been made during the day for persons not found at home should be put in the follow-up file for the next day or such future date as seems best to you, according to local conditions, but these not-at-home calls should be kept worked up and not allowed to accumulate.

Days For Different Sections

Dependent upon local conditions, the town should be divided into sections, and when you are marking a card for the next time the person is to be seen mark it, if possible, with reference to a particular day in the week designated for back calls in that particular section. For instance, a town divided into four sections should have its call-backs for the northeastern section marked always, if possible, for a particular day—say Monday; the north-western section, Tuesdays, and so on—time is money and it takes time to make scattered calls. But so inflexible should be the rule to see the person on the day for which the card is marked that after the card has appeared for action neither distance nor weather should stand in the way of its being made that day.

All On One Card

If your office has a line of advertising literature which you are in the habit of sending to prospects, and you have not already done so, we suggest that you give each different kind of literature a serial number. When advertising matter is sent to a prospect the serial number and the date the advertisement is sent should be entered on the line marked "Adv. Lit."

The Whole Story

In order that the card may tell the whole story we suggest that if for any reason a letter is sent to a prospect the date of the letter be entered on the line after "Letters." The date an inventory is left should be entered in the proper space.

Keep Supplied With Supplies

Do not allow yourself to run too low on inventories, as it takes about a week to fill an order on account of the imprinting. Do not hesitate to ask for prospect cards, even though you do not find it necessary to order inventories. We want you to keep on hand a good supply of prospect cards so that there will be no chance of running out, and if you should run out, suspend business until you get a fresh supply.

Utilize Every Minute

Put in your spare time. An average of 40 minutes a day saved means the same as an extra month each year. The plans outlined in this booklet may readily be adapted to the utilizing of spare time.

Utilize Every Opportunity

Remember that the man who comes into the office is a good prospect for new business. Keep in mind all the kinds of Insurance you write and mentally go over the list to see if each visitor cannot be told of a policy that would give him added protection. The giving of an Inventory to everyone who calls will not only hold the attention while you talk of other kinds of Insurance but it will be an advertisement taken home as an appreciated souvenir.

Let the Results Decide

The initial steps outlined above doubtless include many points and bits of instruction which may seem to you either unnecessary or trivial to the point of foolishness, but we ask you to keep in mind the fact that we as well as you are working for results, and to bear in mind that the very little things sometimes play very important parts.

This is not an advertisement—it is a series of working plans—and for this reason we have not elaborated on the part the Inventory performs. The Inventory is the introduction—a resume of reasons for insuring—the needed something on which to center and hold the “Prospects’” attention—a souvenir appreciated alike for its present value in making the list easily possible and its future great value in case of a loss—it is the medium that carries your arguments into the heart of the home; it is the excuse for a later interview if the policy is not secured at once, and in the end it holds the insurance for you. It is the spark that ignites your planning and working and sets into action the wheels that grind out premiums.

Regarding the Plan

(Condensed from several articles.)

The plan outlined on the preceding pages was carefully worked out by the manager of the Promotion Department along the lines on which mercantile successes have been built.

Theoretically the plan had all of the ear-marks of success.

But theory can not always be depended upon to produce results of the kind one would forecast.

So, for experimental purposes, the plan was put into the hands of a young man, qualified to write insurance, and from the business he secured it was shown that the plan, coupled with intelligent and conscientious work, would produce almost marvelous results.

Such minor changes were made as experience suggested, and then the plan in its present shape was made public.

Results secured in one town can not be used as a gauge by which to measure the results that should be gotten in another town, but the fragmentary reports which have come from different sections indicate that the whole United States is open territory for putting in spare time in this way to a decided advantage.

On November 17, 1909, the Talbert & McNaughton Agency, of Fort Worth, Texas, started out a solicitor on a house-to-house canvass along the lines suggested. The man knew absolutely nothing about the insurance business.

At the end of thirty days the results were so startling that we were favored with a report of his work in detail, and here is

What a Green Man Did in Thirty Days

He secured through his own efforts 87 policies, putting in force \$51,815.00 in insurance, with premiums amounting to \$776.35; secured a list of 81 names of people who had no insurance, but who wanted insurance, and 12 expirations on dwellings, with instructions from owners to write. Every dollar of the above was absolutely new business for the agency.

In sending us the report Mr. McNaughton said:

"Thirty working days; \$776.35 in premiums; 87 new customers, all with an influence in attracting others, and 81 good, live prospects, I take to be a pretty good record, more especially when we consider that it was made by a man absolutely 'green' in the business; but he has the redeeming quality of stick-to-itiveness and takes 'No!' as an incentive to go after the other fellow."

An agency operating on an extensive scale, with eight or ten solicitors in the field and a close office organization, during the last seven months of 1909, put upon its books over 2,000 new items, but these results can hardly be analyzed for ordinary purposes, as the agency is working along lines distinctive to itself, though embodying the plan outlined.

In passing it is not out of place to say that more than surface results are secured as a result of following the plan suggested.

By this we mean that while the getting of household furniture risks—preferred business—means much hard work and an average of small premiums, yet these risks, once secured, because of the very fact that they have required pains to get them, will remain on the agency books, for they are not plums that tempt the passing appetite of the spurting agent.

Household risks put the agency in intimate touch (if the agency will) with the affairs of the householder, and may be made the stepping stone to insurance of almost every character.

And an agency with a volume of preferred business is in position to ask the companies it represents to go out of their way to take care of its mercantile risks and special hazards.

At the Banquet Board

Centuries of sowing wave golden-headed for the reaper of to-day.

Think much; work intelligently, and be sure you really think and actually work.

It's fun to do business if it's on the square and the tools cut sharp and true.

"If" turned about is the beginning of "fine." Be exact. Keep balanced.

A six-cent souvenir on the desk is worth more than a dollar one in the waste basket.

It pays to kick if in so doing you bruise your toe and are obliged to sit down and think.

There are fourteen hundred and forty minutes in every day. Help yourself.

The year will be thirteen months long if you save forty minutes each day.

Looking for leaks is a study that pays everyone. But don't look with a grouch. Be big, and when you find a leak, save it and the leaker.

Schemes That Win Insurance Clients

BY A. E. OLSON

Manager Insurance Department, Woodlawn Trust and Savings Bank

[Reprinted from *System*—the Magazine of Business]

To pave the way for securing new business and to retain the old are the two objects of the advertising schemes of the fire insurance agency. Schemes are of two general classes: (1) those prepared by the companies and sent to their agents for distribution, and (2) those prepared by the agent himself. As a rule, the latter are the better, for in them the agent exhibits his own personality.

Many agents send out cards, statements and other advertising matter to old clients simply to keep the names of their agencies before them as a lead to obtaining renewals. But the schemes which show the most originality are those used in making an effort to secure new business. It is with these that the agent tries to reach the uninsured, the elsewhere insured, and the under insured—friends, acquaintances and strangers. He attempts with one scheme to secure more names and expiration dates than he could gather in a month of canvassing, and if the scheme is well conceived and handled, he succeeds.

The Residence Inventory—A Scheme That Wins Interest

An advertising plan which has been most successful among fire insurance agents is the issuing of a blank book for use as a residence inventory. This is usually a neatly prepared booklet of a dozen leaves.

On the inside of the front cover is a notice of what to do in case of fire, instructions for making an inventory and appraisal, and on the opposite page are lines for the dates of the original inventory and three revisions. On the inside of the back cover are printed general instructions for placing insurance, how to give a notice for additional insurance, and what to do in case of removal of property. The twenty-four pages of the book are each devoted to a room and are ruled to show the number of articles inventoried, and a memorandum of each article itself, date of purchase, cost and description.

These inventories cost from six to seven cents [including cost of mailing] if they are gotten up in attractive style; and, therefore, they should not be carelessly mailed. With each inventory it is wise to enclose a short, personal letter, briefly describing the use and purpose of the booklet. Most men have little idea of the value of their house furnishings. But with an inventory such as this, they are enabled to list their property in convenient form.

The check on the value of this advertising is readily afforded the agent by the personal follow-up, which is necessary in all advertising of this kind. Agents who have used these inventories year after year find them one of the most effective means for reaching, interesting and keeping in touch with new prospects.

The early bird gets the inspiration of a sunrise while getting the worm.

The things that really count are so few that they can be treasured.

Who will be to blame for your shortage of Christmas money? It will be too late on December 20th to figure on what might have been.

A "House to House" Record

At the Beginning of this Sub-Division of the Book Will
Be Found an Etching of a "Prospect Card"
Along Slightly Different Lines

This form was originated by L. M. Ward, of the Insurance
Department of Folsom Bros. Co., of Lincoln, Neb.

1400 -	Four St.	Expr. }	Mailing List Doe - Fin.
Owner	John Doe.		Smith - P. M. C.
	300 - Equitable Bldg.		
Tenant	H. Smith	H. H. Exp. 7/1/09 - 500.-	
Occupation	Plumber	Inventory - Jan. 1/15/09.	
Address	428 - E. St.		Calls 1/15/09 - S
Remarks:	Called John Doe - 1/20/09	Results:	
	"Hester" can't find it -		
	W		

Printed on a 3x5 card it provides, in concise form, for all
essential data needed in a follow-up campaign.

Both the "Owner" and "Tenant" are considered —and space
provided for information regarding insurance on the Building
and Contents, and Accident and Burglary Insurance as well.

The card spells SUCCESS for agencies that plan their work
on such systematic lines—IF they work their plan.

A Suggestion for a Newspaper Advertisement

There can be no question as to the value of advertising immediately after a fire.

When anyone reads of a horror, the first feeling is of sympathy for the one injured and the second of thankfulness for personal escape. The third thought is usually a question as to whether one is secure from a similar catastrophe.

After reading the newspaper details of a fire, the mind is in just the right mood for such an advertisement as is shown on the opposite page.

We suggest that an arrangement might be made with the newspapers for running such an advertisement either immediately following or alongside of the story of every big local fire.

Another suggestion would be to print cards containing somewhat similar matter, and to distribute these cards thoroughly in the vicinity of every fire, if possible while the conflagration is at its height.

The advertisement should attract unusual attention, and persons who ask for the Inventories voluntarily take the first step toward assuming business relations with the agency.

The name of every one who asks for an Inventory should be secured, together with his business address. Then a call should be made within a few days to ascertain if the Inventory has been made out, and to talk over the subject of insurance.

This is a plan to advertise in such a way as to turn the interest produced into premiums.

Agencies that use this form of advertising will find it necessary to have on hand a supply of Household Inventories. And if the first effect of the advertisement is no more than to bring about this result, it will be a step forward for the agencies that are not using this medium.

An electrotpe of the cut shown in the advertisement will be sent at once to all subscribers that ask for it. The electrotpe will be charged at mere cost—thirty-five cents—as a part of the service of the Promotion Department.

A Suggestion for a Newspaper Ad.

ARE YOU PREPARED FOR A FIRE?

Most persons do not know that in case of a partial loss it is necessary to make up a sworn list of the actual things damaged or destroyed. Such is the case, so no matter how strong the companies you are insured in, you should keep a list of the things insured, in order to make a correct settlement in case of fire.

[illegible]

The above illustration shows the plan of a 24-page booklet we have ready for distribution. It is arranged, as shown, for listing household goods.

Invaluable in case of a loss, and of much value in determining the amount of insurance one should carry, and in the making of a proper tax return.

THE BOOK IS SENT FREE

upon request, or may be had by asking for it at our office. It advertises the agency, and so you will do us as well as yourself a favor in getting a copy.

THE AJAX INSURANCE AGENCY
Market and Illinois Sts.

Introducing the Subject of Insurance Against Thieves and Windstorms

A Letter Plan that May be Tried Out at Spare Time
and at Very Little Expense

Dear Sir:

You lock the doors at home—but do you put iron shutters up to the windows?

Your family is honest and you would have only honest servants—but how about the chance help?

The night watchman is splendid protection against fires getting under good headway before being discovered, but he doesn't take the place of a fire policy—and while he discourages prowlers, his whistle does not bring back goods taken by theft.

A Burglary and Theft policy costs about 25 cents a week, and it is on the job day and night.

It keeps watch on all sides, and if anything is taken—restores it.

Fill out the enclosed card and we will send you, without charge, a 24-page Household Inventory, schedule ruled for listing your household effects by rooms. And, at the same time, we will quote you rates on Burglary and Theft Protection.

(Personal Signature.)

The Card

(A Government Postal—self-addressed.)

Kindly send me, without charge or obligation of any kind, your Household Inventory Schedule and rates on Burglary and Theft Insurance.

I carry at present a fire insurance policy on my household effects for \$_____ which expires _____

and would be glad to have your rate on protection against Fire, Lightning, Wind, Burglary and Theft.

One Way of Soliciting the "Removals"

A Plan for Introducing the Subject of Insurance at a Psychological Time

Dear Sir:

I have a memorandum to the effect that you have moved into a new home and so feel that this is perhaps an opportune time for sending you one of my blank schedules for listing furniture and other household effects.

There are two conditions that result from the making of such a list:

In the first place—it enables one to determine the amount of insurance that should be carried; and

In the second place—it removes friction in the making of a settlement in case of a loss.

All fire insurance policies include a provision that in case of loss, there must be an Inventory of the goods destroyed. Such an Inventory is very difficult to make after a fire, as you may easily determine for yourself if you will attempt to think of the furnishings in another room and then walk in to find that many things have not been thought of.

The things not thought of are a total loss when an adjustment is made.

Will you kindly accept this Inventory schedule, with the compliments of this agency, and if you are or soon will be open for insurance, I would appreciate your letting me hear from you to this effect on the postal enclosed for acknowledging receipt of the Inventory.

Very truly yours,

(Personal Signature.)

The card mentioned in the letter is illustrated on the sheet in the envelope attached to the back cover of this book.

The Index

Office Economies

An Automatic System for Handling the Follow-Up of Every Detail—A plan that will free the brain for managing..	7
How to Analyze the Business, Day by Day—An exhaustive article introducing a simple form whereby the cost per unit rule of big business successes is applied to the Local Fire Insurance Office.....	25
A Loose-Leaf Expiration Record—Descriptive illustrations..	17
A Card Expiration Record—Descriptive illustrations.....	19
A Bound Book Expiration Record—Descriptive illustrations.	13
Files for Card Records—A building-up system.....	23
Daily Balance Sheet.....	25
An Elastic System in a Local Office—The forms and how they are used.....	41
Short Cuts in a General Agency—A complete outline of three up-to-date labor-saving systems that contain ideas which may be made to apply to cut down details in Home, General and Local offices.....	34
Writing Next Year's Special Forms—A time-saving plan....	33
How Paper and Ink Help One Agency—Systematizing real estate details	82
Policy Sections—Filing devices made especially for the purpose	98
A Modern Transfer System—Relief from worry.....	51

Getting Business

Getting Business on Rural Routes—A letter that made good with a summary of results.....	45
One Way of Soliciting "Removals"—Introducing the subject of insurance at a psychological time.....	124
Introducing the Subject of Insurance Against Burglary and Thieves—A letter plan that may be tried at spare time and little expense.....	122
Assisting the Prospect to Remember the Agency at the Right Time—A plan to help keep promises.....	77
A Link in an Original Advertising Campaign—How one agent turned a \$10.00 award into a volume of business..	65
Turning a Dog's Prank Into a Magnet for Premiums—An attractive post card that got results.....	67
Advertising by the Light of the Fire—The story of a "Best Ad."	62
A Suggestion for a Newspaper Advertisement—Getting the Prospect to take the first step.....	120
A Photographic Reproduction of a Letter that Induced Personal Responses—With a story of results.....	49
Reading the Agency Ad. in the Fire Whistle—A small-town suggestion	72
Seasonable Advertising on a Scientific Basis—Using the windstorm of to-day to advertise protection against the tornado of to-morrow.....	55
Writing Additional Insurance—Without finding new customers	54
A Convincing Folder—Outlined in detail.....	50
A Blotter that Is Distinctive—One that appeals to a Prospect because it has a story to tell on a subject of vital interest	60
An Appreciated Courtesy—A souvenir that is kept for its intrinsic value	74
An Inexpensive Sticker that Calls Attention to Vital Facts—How one agent does the policyholder a good turn while serving himself	70
The Kiss—A business card that is kept on account of its clean humor.....	76

Getting Business

Marking the Policy— Illustrated in colors.....	68
Thanks— A happy sticker.....	53
How One Department Helps Another Until the Transaction Becomes an Endless Chain— Making the grooves fit....	57
An Attractive Insert— One that culminates in a catch line..	80
Waste or Worse— Referring to advertising matter on the shelves	64
Distinctive Advertising— Cumulative results.....	48
Business Possibilities in a Thorough Canvass— Introducing a simple, yet comprehensive system, for making a sys- tematic campaign with the purpose of securing house- hold risks and laying a firm foundation for all kinds of insurance	101
"Step-by-Step"— A plan for utilizing the household inventory.	103
Household Inventory Results— Regarding a plan that made good	114
What a Green Man Did in Thirty Days— The story of a be- ginner who wrote 87 policies, aggregating nearly \$800 in premiums	115
A House-to-House Record— Utilizing Prospect Cards.....	119
Prospect Cards— Illustrated	102, 119
How to Use the Prospect Card— In detail.....	105
On the Spot— A paragraph on a grievous error.....	107
The Treasure Box— The powder line to a gold mine.....	108
Days for Different Sections— How to save footsteps.....	110
Schemes that Win Insurance Clients— A reprinted article from "System"	117

Business Philosophy

Why Some Agencies Have the Doughnut, Others the Hole— A comparison	95
Open the Gold Mine— A summary.....	97
Little Leaks— Making money by saving it.....	12
Once-a-Week Convention— A study of the cash drawer.....	5
Take Advantage of the Wind— Moving in harmony with con- ditions	44

Business Philosophy

When Things Come Your Way—A danger sign.....	47
Drifting or Sailing—High price waste.....	69
Fundamental Principles—The suggestions of a business woman	59
"Six Days Shalt Thou Labor"—A business sermon.....	93
Three Thoughts—Consider; Co-operation; Making Success..	24
Once for All Time—Utilizing experience.....	84
Low Bridge!—A warning.....	4
Business Crowbars—Little Levers.....	100
At the Banquet Board—A page of short paragraphs.....	116
Quoted—A page of quotations.....	92
Working to a Plan—Reserve in the Individual; On Winning; Planning Prosperity	16
In the G. O. Summer Time—Looking ahead.....	23
A Story of a Policy that Did Not Expire—With a moral attached	88
General Thoughts—With specific applications.....	6
Mighty Midgets—The effect of little things.....	94

Field Systems

How to Keep the Field Conditions Under Your Thumb—A map and tack system.....	89
A Loose-Leaf System for Keeping the Field Records—The most up-to-date Office system applied to the Field.....	85

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